

MAPLETON-FALL CREEK HOUSING IMPROVEMENT AND NEIGHBORHOOD PLAN



***91-CPS-R-12
ADOPTED DECEMBER 18, 1991***

***DEPARTMENT OF METROPOLITAN DEVELOPMENT
DIVISION OF PLANNING
CITY OF INDIANAPOLIS-MARION COUNTY, INDIANA***

***IN CONJUNCTION WITH
INDIANAPOLIS NEIGHBORHOOD HOUSING PARTNERSHIP***

MAPLETON-FALL CREEK HOUSING IMPROVEMENT AND NEIGHBORHOOD PLAN

December, 1991

Indianapolis-Marion County, Indiana

METROPOLITAN DEVELOPMENT COMMISSION
OF MARION COUNTY, INDIANA

DOCKET NO. 91-CPS-R-12

RESOLUTION 91-CPS-R-12, AMENDING A SEGMENT OF THE COMPREHENSIVE PLAN OF MARION COUNTY, INDIANA, MAPLETON-FALL CREEK HOUSING IMPROVEMENT AND NEIGHBORHOOD PLAN.

BE IT RESOLVED by the Metropolitan Development Commission of Marion County, Indiana, that, pursuant to I.C. 36-7-4, the Metropolitan Development Commission of Marion County, Indiana, hereby amends the COMPREHENSIVE PLAN FOR MARION COUNTY, INDIANA, by adoption of the MAPLETON-FALL CREEK HOUSING IMPROVEMENT AND NEIGHBORHOOD PLAN, which is attached hereto and incorporated herein by reference, as an AMENDMENT OF THE COMPREHENSIVE PLAN OF MARION COUNTY, INDIANA.

BE IT FURTHER RESOLVED that the Secretary of the Metropolitan Development Commission certify copies of this RESOLUTION 91-CPS-R-12, AMENDING A SEGMENT OF THE COMPREHENSIVE PLAN OF MARION COUNTY, INDIANA -- MAPLETON-FALL CREEK HOUSING IMPROVEMENT AND NEIGHBORHOOD PLAN.

BE IT FURTHER RESOLVED that the Director of the Department of Metropolitan Development is directed to mail or deliver certified copies of this RESOLUTION 91-CPS-R-12, upon final adoption, as an AMENDMENT TO THE COMPREHENSIVE PLAN OF MARION COUNTY, INDIANA, to the legislative authorities of all incorporated cities and towns in Center Township, Marion County, Indiana; the Mayor of the City of Indianapolis; the affected City-County Councillors of Indianapolis and Marion County; and the Board of Commissioners of Marion County, Indiana. The Director shall also file one (1) copy of the Resolution and a summary of the plan in the office of the Recorder of Marion County.

DATE:

December 13, 1991

James A. Wade
James A. Wade, Jr., President
or Presiding Officer
Metropolitan Development Commission

APPROVED AS TO LEGAL FORM
AND ADEQUACY THIS 11th DAY
OF DECEMBER, 1991.

Stephen Neff
Stephen Neff
Chief Counsel, Economic Development

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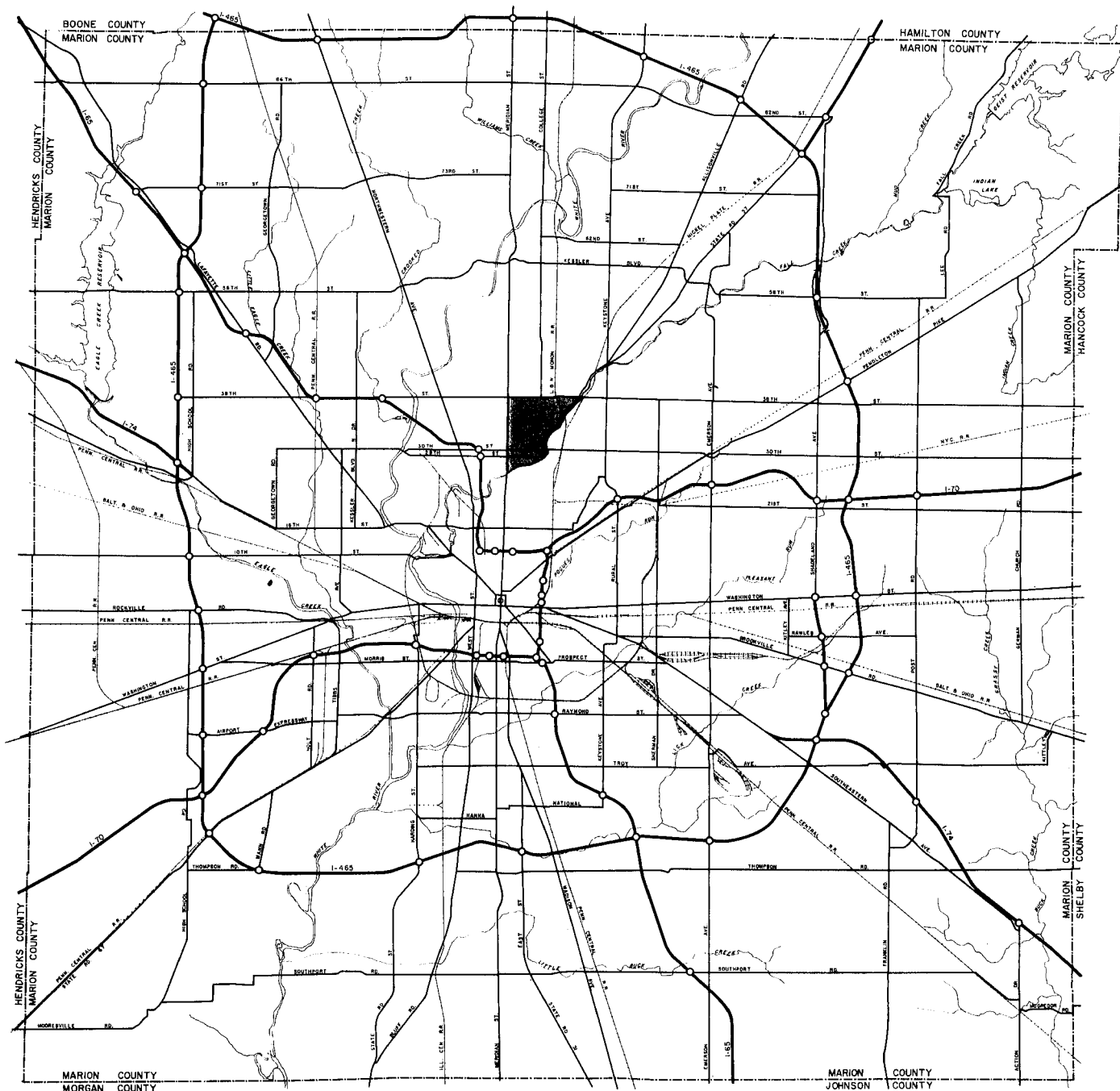
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MAPLETON-FALL CREEK NEIGHBORHOOD

MAP 1 / LOCATION MAP



Department of Metropolitan Development
Division of Planning
Indianapolis Marion County, Indiana

**PART ONE: DATA, TARGET AREA
SELECTION AND OBJECTIVES**

I. INTRODUCTION

A. Background

1. In 1987 the Mayor's Housing Strategy Task Force was formed with a charge to study the extent of substandard housing units in Marion County, and to make recommendations for how to improve those units. One of the recommendations from the Task Force Report was to "establish specific housing components for each subarea or neighborhood plan". The Mapleton-Fall Creek Housing Improvement and Neighborhood Plan is the first in a coordinated effort between the City of Indianapolis Department of Metropolitan Development and the Indianapolis Neighborhood Housing Partnership to accomplish this recommendation.
2. The Mapleton-Fall Creek Neighborhood is bounded on the north by 38th Street, South and East by Fall Creek, and on the west by Meridian Street. (See Map 1.)
3. The neighborhood is located within the boundaries of the Community Development Block Grant Program Area (CDBG). Therefore, any not-for-profit community development corporation (or any other 501(c)(3) corporation) is eligible to apply for Community Development funds for the financial assistance of its project goals within this neighborhood. The program is administered by the United States Department of Housing and Urban Development with the local sponsoring agency being the Indianapolis Department of Metropolitan Development, Division of Economic and Housing Development. The city then issues funds for neighborhood projects. The primary objective of the Program, according to the Housing and Community Development Act of 1974, as amended, is for:

the development of viable urban communities by providing decent housing and suitable living environment and expanding economic opportunities, principally for persons of low and moderate income.
4. A Subarea Plan was prepared for this neighborhood by the Department of Metropolitan Development (DMD) Division of Planning and Zoning with the cooperation of the Mapleton-Fall Creek Neighborhood Association and adopted by the Metropolitan Development Commission in 1983. It was an overall neighborhood plan which provided broad recommendations for housing, commercial development, transportation, public works, public safety, education, parks and recreation as well as community services and facilities. The Housing element of this 1983 plan identified a Community Development Strategy Area along the western third of the neighborhood and proposed very general recommendations for housing improvements.
5. The Mapleton-Fall Creek Housing Development Corporation (MFCHDC), in cooperation with the Mapleton-Fall Creek Neighborhood Association and some members of the Mid-North Council of Churches, has developed an Adopt-a-Block program to address housing needs within specific areas in the neighborhood. Each of the five participating churches have selected an area (consisting of several city blocks) in which the church (North United Methodist, Broadway United Methodist, Tabernacle Presbyterian, Trinity Episcopal and Our Redeemer Lutheran), in coordination with MFCHDC, will undertake several housing related projects including,

acquisition and rehabilitation, paint-up/fix-up, weatherization, low interest loans, and a variety of other housing related projects. In addition these groups have organized improvement activities such as an alley and street cleaning program or a community garden project.

B. Purpose

1. Target Areas

- a. The primary strategy for Housing Improvement Plan is the identification of target areas within the neighborhood in which to focus housing improvements. Historically, federal, state, and local funds have not been sufficient to address all of the housing problems which have existed in deteriorating neighborhoods. With the exception of the CDBG Program Area, there has been little direction as to where funds should be concentrated. This is evidenced by current data which indicate that public investments made sporadically throughout the Mapleton-Fall Creek neighborhood have not induced noticeable improvements on surrounding properties. Continued federal funding cuts to housing programs has made it necessary to identify strategic target areas which will receive a concentrated public fund investment. By concentrating funds spent through community development corporations, neighborhood organizations, city-wide nonprofit organizations and independent investors within smaller target areas, the neighborhoods physical condition will improve over time. The Department of Metropolitan Development, Division of Economic and Housing Development (DEHD), Division of Planning (DOP) as well as the Indianapolis Neighborhood Housing Partnership (INHP) support identification of areas which are strategically located so that targeted public funds can be efficiently utilized to have the most positive impact on the whole neighborhood.
- b. The housing stock in the northern and western portions of the Mapleton-Fall Creek Neighborhood is in much better condition overall than the rest of the study area. Given this visible disparity, and the limited availability of public funds for housing, the housing strategy for the neighborhood strategy should expand upon those areas which are in relatively better physical condition by improving portions of the neighborhood abutting areas in better condition. This strategy will stop the spread of deterioration, and create a stable core from which rehabilitation efforts can expand, and move into other areas.

2. Guide for Public and Private Sector Housing Improvements in the Neighborhood

- a. Mapleton-Fall Creek target areas recommendations provide a strategy for the public and private sector to undertake structural improvement of existing dwelling units, as well as the provision of infill construction opportunities. Permit data and direct public investment information (see pages 20 and 15) indicate that both public and private housing improvement funds have not been concentrated (historically) in any one area of the neighborhood. Public funds in the neighborhood have not resulted in noticeable improvements on surrounding properties. Concentrating funds in target areas is expected to trigger complementary private investment in surrounding properties. Also, to maximize efficiency, public funds should be used to leverage private funds whenever possible.
- b. Vacant residentially zoned lots exist throughout the Mapleton-Fall Creek Neighborhood provide many opportunities for infill construction. However, the primary direction of this planning effort is to support improvement of existing residential structures.

Recommendations for infill construction do not preclude the temporary use of this land for community uses such as garden projects.

- c. Typical of the type of housing conditions assessed within parts of the Mapleton-Fall Creek Neighborhood is the apparent difficulty in obtaining homeowner financing in inner-city neighborhoods perceived by financiers to be declining.

II. PROCESS

A. Data Collection

1. The data collection process began with a field survey of the entire neighborhood in 1991. Land use for each parcel was determined along with a building condition assessment for each primary structure. Vacant land, vacant structures and boarded structures were also determined through field analysis.
2. In addition to the basic field survey, data was collected via interagency computer resources. This data includes owner occupancy status, permit information, public sector investments and publicly owned land. All of these data points were mapped for analysis.

B. Coordination

1. The primary mechanism for a successful housing improvement plan is coordination. The staff of the Department of Metropolitan Development's Division of Planning and Division of Economic and Housing Development have coordinated throughout this planning process to identify indicators of housing need and to identify target areas in which to concentrate limited public funds.
2. The efforts of the Adopt-a-Block Committee, a committee of the Board of the Mapleton-Fall Creek Housing Development Corporation which oversees the Adopt-a-Block program, were considered when developing target areas. This group has been actively involved in the planning and implementation of the Adopt-a-Block Program (the Lilly Endowment Religious Institutions Program is the primary funding source).
3. A Strategic Planning Committee (SPC) was formed consisting of representatives from Mapleton-Fall Creek Housing Development Corporation (MFCHDC), Mapleton-Fall Creek Neighborhood Association, local banks, realtors, social service providers and other neighborhood leaders. The MFCHDC was consulted (Director, staff, board). Programmatic issues such as projects (past, present and future), capacity and funding sources were discussed with both groups.
4. Coordination between the City and the various public/private implementors of housing programs is required to successfully improve the physical condition of the target areas identified in this plan.
5. Re-evaluation of the target areas by the Strategic Planning Committee will take place when deemed necessary by the Director of the Department of Metropolitan Development. Any adjustments made to the target areas will be done using the rational for movement of target areas agreed to by the original Strategic Planning Committee and displayed in this document.

C. Adoption by the Metropolitan Development Commission (MDC)

Once adopted by the MDC, the Mapleton-Fall Creek Housing Improvement and Neighborhood Plan will amend the 1983 Mapleton-Fall Creek Neighborhood Plan. It will then become a segment of

the Comprehensive Plan for Marion County. Upon adoption, this plan will become the official city policy for the Mapleton-Fall Creek Neighborhood.



MAPLETON - FALL CREEK NEIGHBORHOOD
MAP 2/NORTH/SOUTH ANALYSIS AREA



MAPLETON - FALL CREEK NEIGHBORHOOD
MAP 3/SUBAREAS

This presentation of land use
 data is based on the 1990
 Census of Population and Housing.



December 16, 1991
 Department of Management and Information
 Division of Planning
 Indianapolis Region Office, Indiana

III. DATA COLLECTION AND ANALYSIS

A. Subareas

Two methods of dividing the Mapleton-Fall Creek Neighborhood are utilized for subpart analysis.

The first is a north/south division which dissects the neighborhood at 30th, 32nd, 34th, and 36th Streets. (See Map 2.) Within these divisions it is possible to assess the disparity between the northern and southern portions of the neighborhood.

The MFCHDC staff and the Adopt-a-Block sub-committee suggested utilization of subarea analysis which yielded disparities in the neighborhood which transcend the north/south division. This effort has provided a division of the neighborhood into six subareas. (See Map 3.) These six subareas as well as the north/south analysis were considered when assessing data and formulating recommendations.

B. 1991 Land Use

According to field surveys completed in 1991, the majority of the land in the Mapleton-Fall Creek Neighborhood is used for residential purposes. However, special uses such as schools and churches located throughout the neighborhood. Concentrations of commercial and office uses along Meridian Street, College Avenue, Central Avenue, and 38th Street also exist. (See Map 4.)

C. 1990 Zoning

A zoning map was compiled illustrating the 1990 zoning districts for the neighborhood. The majority of the neighborhood is zoned appropriately when compared to existing development. (See Map 5.)

D. 1991 Building Conditions

While conducting the field survey, building conditions were also assessed. Each primary structure was rated in one of five possible condition categories:

- 1) Excellent Condition, no rehabilitation necessary. The structure needs no attention in the form of paint or repairs;
- 2) Need of Superficial Repairs, a) exterior walls - peeling paint on less than 50% of the structure, b) windows, sashes, door frames - missing storm inserts, missing or torn screens, c) gutters, down spouts - rusty, peeling paint;
- 3) Minor Rehabilitation Needed, a) exterior walls - peeling paint on more than 50% of the structure, b) foundation - small cracks (hairline), c) roof - loose or missing shingles, obvious wear, d) Windows, sashes, door frames - cracked glass, missing storm inserts, e) chimney - small cracks, f) gutters, down spouts - rusty, peeling paint, dents, g) porch - small cracks;
- 4) Major Rehabilitation Needed, a) settling or crumbling foundations, b) leaning walls or chimneys, c) sagging roof, d) extensive rotting of wood, e) loose masonry, f) doors or windows missing, g) minor fire damage; and,

- 5) Dilapidated, a) exterior walls - leaning or bulging, large holes, rotting and missing material, b) foundation - uneven, settlement, sinking, large cracks, missing brick, large holes, out of plumb, c) roof - extreme sagging, warping, rotting material, large holes, d) windows, sashes, door frames - broken or missing glass, boarded windows, rotten or rusted materials, distorted frames, e) chimney - leaning, missing bricks, missing or collapsed portions, rusted flashing, missing mortar, f) gutters, down spouts - rusted or rotted material, holes, sagging, missing sections or completely absent, g) porch - rails or banisters missing floor collapsed, separation (pulling away) from main structure, missing sections.

Moving from south to north, the building conditions progressively improve. The northern half of the neighborhood is in the best condition with 78.3 percent of the buildings in need of nothing more than superficial repairs. (See Table 1 & Figure 1.) The worst portions of this area are concentrated around Ruskin Place, the Monon Corridor and between 37th and 38th Street east of Central Avenue. (See Map 6.) The southern half of the neighborhood is in a significantly more deteriorated condition with only 59.8 percent of the buildings in excellent condition or in need of only superficial repair. The exception to this trend is the western boundary of the neighborhood along Meridian Street and between 30th and 34th Streets on Pennsylvania Street, Delaware Street and Washington Boulevard. (See Table 1, Figure 1 and Map 6.)

E. Occupancy Status (Residential)

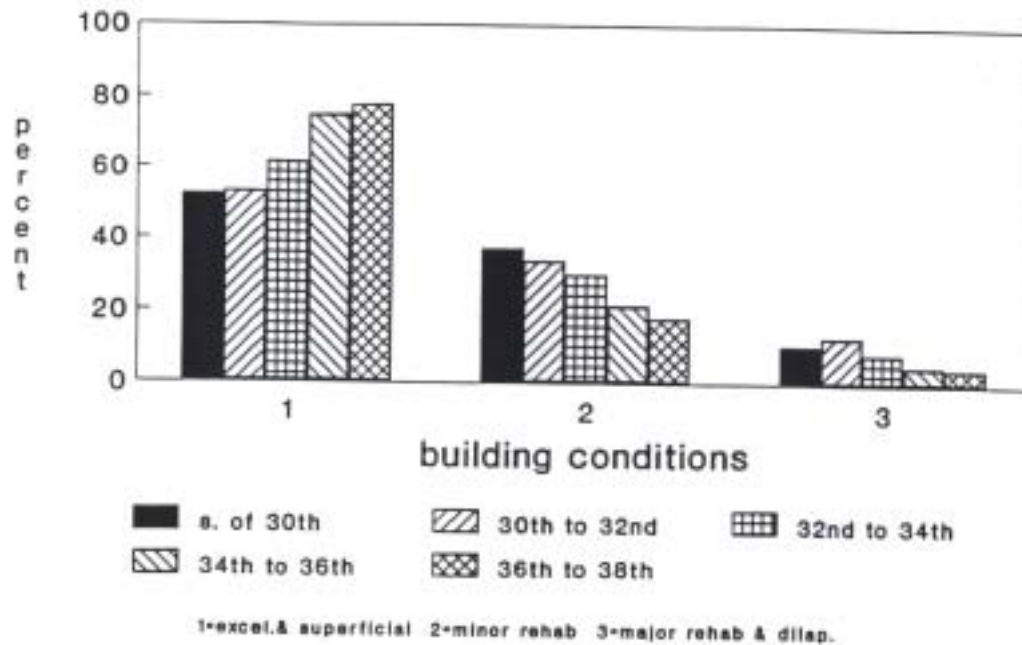
As with building conditions, owner occupancy follows a north/south trend. The northern portion of the neighborhood has more owner occupied (versus rental) housing structures. The southern portion contains a greater percentage of renter occupied housing structures. The Mapleton-Fall Creek neighborhood is 66 percent owner occupied, yet south of 30th Street is only 44.8 percent owner occupancy as compared to 79.1 percent north of 34th Street. (See Maps 7 & 8 and Table 2.)

A comparison of building conditions to occupancy status was completed to determine the overall condition of owner versus renter occupied units. The comparison required grouping the five condition categories into three. Structures in Excellent condition or in Need of Superficial Repair were combined to become Condition 1. Structures with Minor Rehabilitation Needed became Condition 2. Finally, those housing structures in the poorest structural condition both with Major Rehabilitation Needed and Dilapidated were combined as Condition 3.

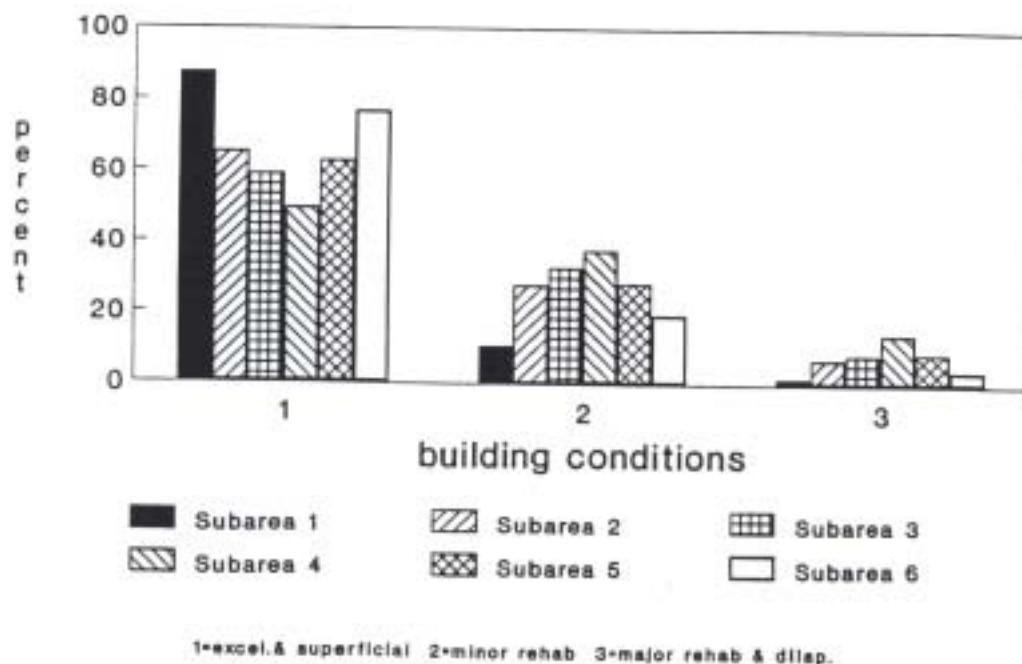
In all parts of the neighborhood, owner occupied housing structures are in better physical condition than rental structures. Of owner occupied housing structures south of 34th Street, 72.9 percent are in Excellent condition or in Need of Superficial Repair. Of rental structures south of 34th Street, only 57.8 percent are in the good condition category. North of 34th Street, 81.8 percent of the owner occupied and 69.9 percent of the rental structures are in the good condition category. (See Table 3.)

Figure 1

BUILDING CONDITIONS North/South Analysis



BUILDING CONDITIONS Subarea Analysis





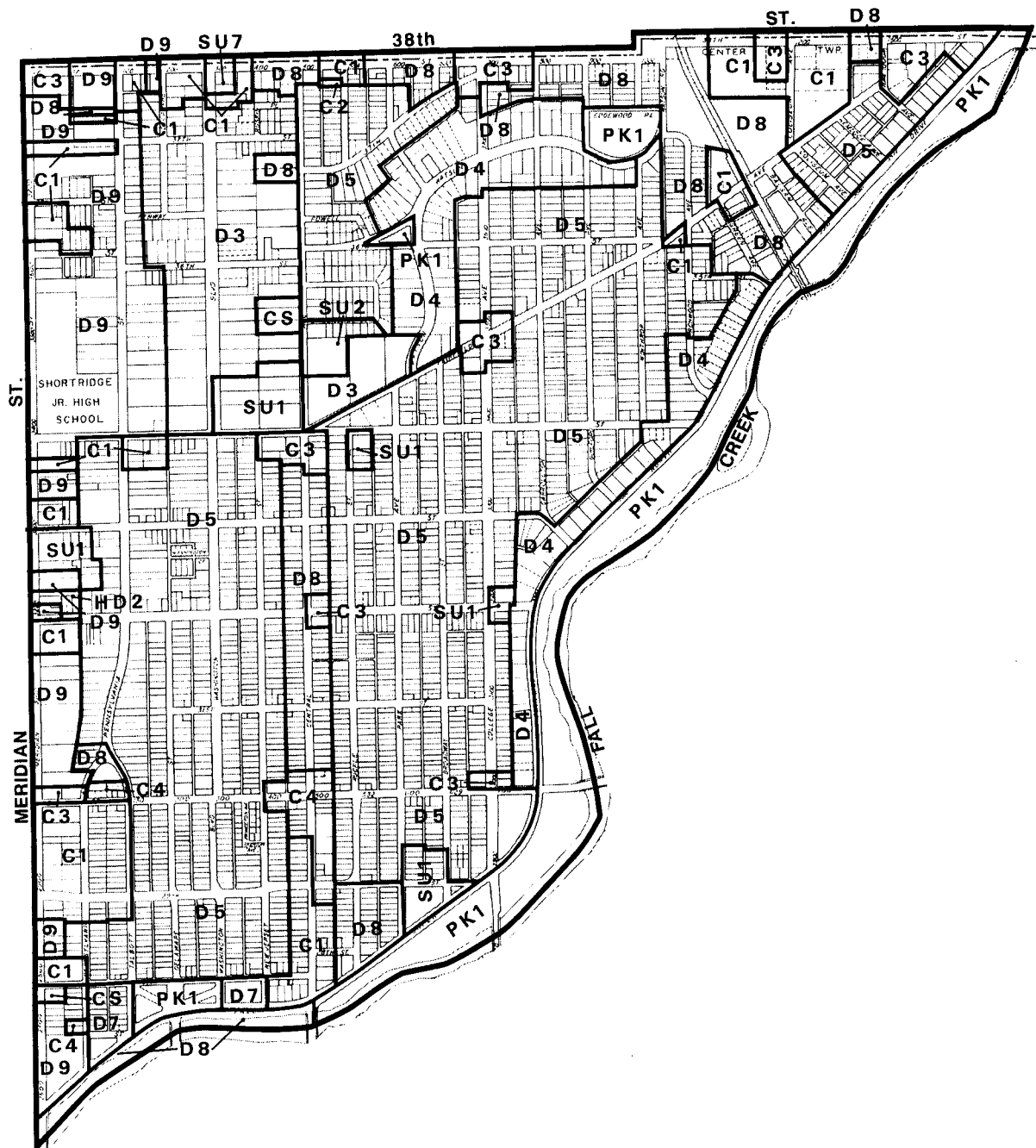
MAPLETON - FALL CREEK NEIGHBORHOOD
MAP 4/1991 LAND USE



This population of the area
 was estimated by the U.S.
 Department of Commerce, Bureau of Economic Analysis



December 16, 1991
 Department of Metropolitan Development
 Bureau of Planning
 Indianapolis, Indiana 46204



MAPLETON - FALL CREEK NEIGHBORHOOD MAP 5 / 1990 ZONING

D3 Dwelling: Medium density single-family
D4 Dwelling: Medium-high density single-family
D5 Dwelling: Medium-high density single-family
D7 Dwelling: Medium density multi-family
D8 Dwelling: High density multi-family
D9 Dwelling: High density multi-family

C1 Office Commercial
C2 Office - Apartment
C3 Neighborhood Commercial
C4 Community-Regional Commercial
CS Special Commercial

PK1 Park District One
SU1 Church
SU2 School
SU7 Charitable and Philanthropic Institutions
HD2 Hospital District Two

The preparation of this map
was financed in part by a
Community Development Block Grant



December 18, 1991
Department of Metropolitan Development
Division of Planning
Indianapolis Marion County, Indiana

TABLE 1

**BUILDING CONDITIONS ALL STRUCTURES
NORTH/SOUTH ANALYSIS**

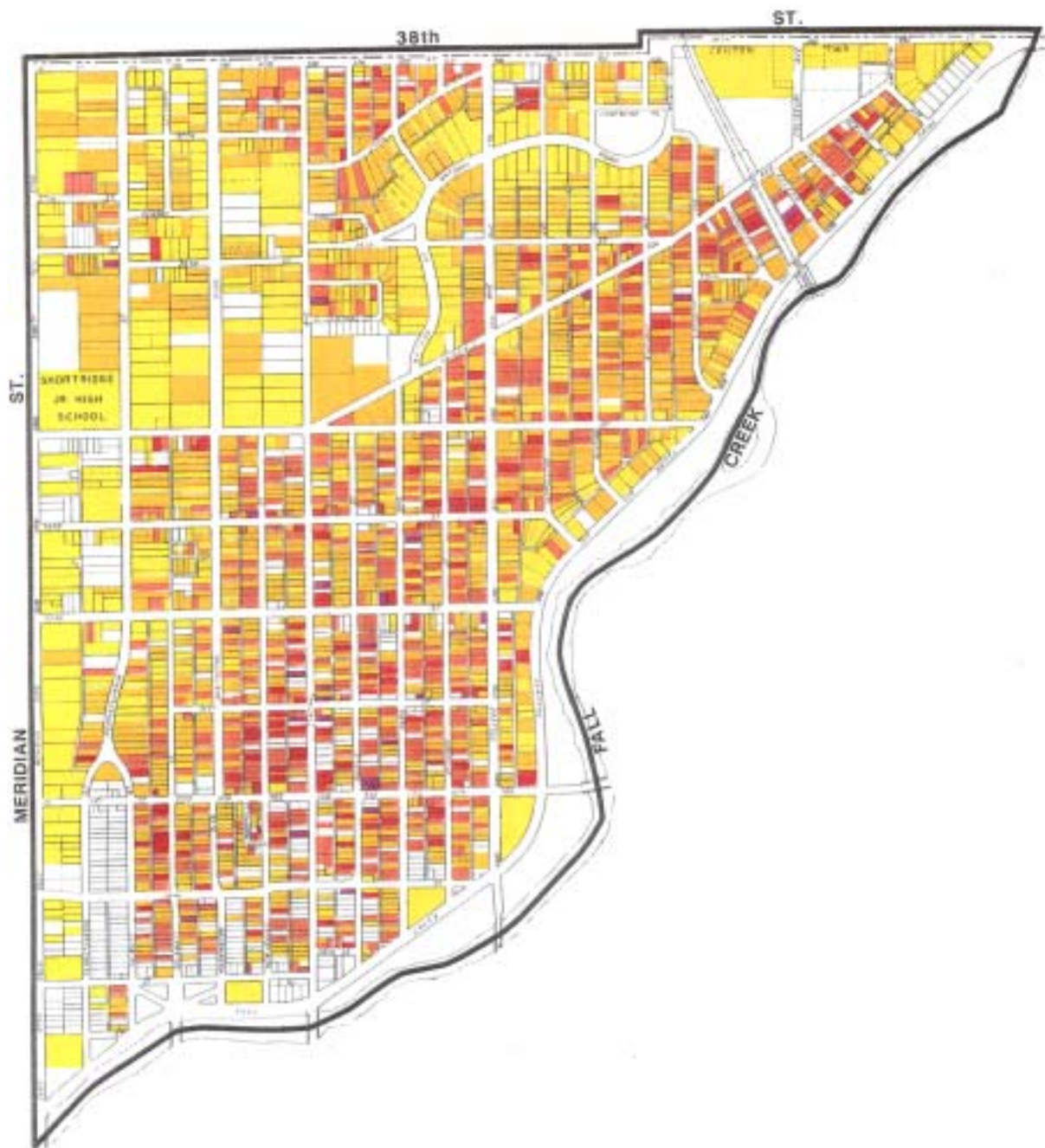
Condition	Whole Neighborhood	South Portion	North Portion	South of 30th to 32nd	30th to 32nd	32nd to 34th	34th to 36th	36th to 38th
Excellent	559	233	326	47	72	114	120	206
Superficial Repairs	987	533	454	140	187	206	213	241
Minor Deterioration	561	387	174	117	149	121	91	83
Major Deterioration	144	108	36	30	49	29	13	23
Dilapidated	26	20	6	4	12	474	441	555
Total Structures	2277	1281	996	338	469	474	441	555

Condition	Whole Neighborhood	South Portion	North Portion	South of 30th to 32nd	30th to 32nd	32nd to 34th	34th to 36th	36th to 38th
Excellent	24.5 %	18.2 %	32.7 %	13.9 %	15.4 %	24.1 %	27.2 %	37.1 %
Superficial Repairs	43.3 %	41.6 %	45.6 %	41.4 %	39.9 %	43.5 %	48.3 %	43.4 %
Minor Deterioration	24.6 %	30.2 %	17.5 %	34.6 %	31.8 %	25.5 %	20.6 %	15.0 %
Major Deterioration	6.3 %	8.4 %	3.6 %	8.9 %	10.4 %	6.1 %	2.9 %	4.1 %
Dilapidated	1.1 %	1.6 %	.6 %	1.2 %	2.6 %	.8 %	.9 %	.4 %

**BUILDING CONDITIONS ALL STRUCTURES
SUBAREA ANALYSIS**

Condition	Subarea 1	Subarea 2	Subarea 3	Subarea 4	Subarea 5	Subarea 6
Excellent	112	176	36	39	127	145
Superficial Repairs	103	184	94	145	281	200
Minor Deterioration	19	106	66	126	72	71
Major Deterioration	2	26	19	42	43	16
Dilapidated	1	4	2	12	6	2
Total Structures	273	496	217	364	529	434

Condition	Subarea 1	Subarea 2	Subarea 3	Subarea 4	Subarea 5	Subarea 6
Excellent	47.3 %	35.5 %	16.6 %	10.7 %	24.0 %	33.4 %
Superficial Repairs	43.5 %	37.1 %	43.3 %	39.8 %	53.1 %	46.1 %
Minor Deterioration	8.0 %	21.4 %	30.4 %	34.6 %	13.6 %	16.4 %
Major Deterioration	0.8 %	5.2 %	8.8 %	11.5 %	8.1 %	3.7 %
Dilapidated	0.4 %	0.8 %	0.9 %	3.3 %	1.1 %	0.5 %



MAPLETON - FALL CREEK NEIGHBORHOOD
MAP 6 /1991 BUILDING CONDITIONS



The preparation of this map
 was funded in part by a
 Community Development Block Grant



December 10, 1991
 Department of Metropolitan Development
 Division of Planning
 Indianapolis Metropolitan Council, Indiana

F. 1991 Redevelopment Opportunities

The majority of the vacant single and multi-family structures and the vacant residentially zoned land in the neighborhood are located south of 32nd Street and east of New Jersey Street. In this area 37 percent of the of the residential sites (147) are appropriate for redevelopment as compared to the whole neighborhood where only 14.7 percent (334 sites) are appropriate redevelopment opportunities. (See Map 9.)

G. Direct Public Investment (Residential, 1984-1989)

Direct public investment for the purpose of this study consists of those programs where the property owner has applied directly to the city and received either a Homestead property, 312 loan, or Rental Rehabilitation funds. From 1984-1989, 27 structures within Mapleton-Fall Creek received this type of financial assistance. In all but one case those properties which received funds are in relatively good condition. However, these sites are located throughout the neighborhood and have not had a visible impact on surrounding properties. It should be noted that in 1992 these programs will undergo financial and requirement changes due to the Cranston-Gonzales Affordable Housing Act.

H. 1990 Residentially Zoned Public Property

As of February 1990, 56 parcels within the neighborhood were residentially zoned and owned by either the U.S. Department of Housing and Urban Development, Marion County, Indianapolis Department of Metropolitan Development, or the Veterans Administration. The U.S. Department of Housing and Urban Development owned 5 parcels (1 multi-family, 3 single-family, and 1 special use structure). The majority of the 17 parcels owned by Marion County were vacant lots, only 5 were housing structures (1 multi-family, 4 single-family). The Indianapolis Department of Metropolitan Development owned one vacant lot and one single-family residence. The Veterans Administration held the deed for thirty-two parcels in the Mapleton-Fall Creek Neighborhood. This does not necessarily indicate that the property had been foreclosed. The Veterans Administration may, on occasion, sell a house on contract, holding the deed until the contract is paid. The purchasers of the property may live in the structure or lease it (making the occupancy status of these houses difficult to determine using current methods). No concentration of government owned property within the Mapleton-Fall Creek Neighborhood existed on which to base the selection of a target area.

I. 1989 Building Permit Activity

Permit information was examined to determine any private development activity trends occurring within the Mapleton-Fall Creek Neighborhood. One hundred and seventy-nine permits were issued for all types of structures in the neighborhood during 1989. Of these, 70 were structural, 49 heating, 45 electrical, 10 plumbing, and 5 wrecking. Several structures had more than one permit issued to it; 136 buildings had permitted improvement activities. One parcel had both a wrecking and structural permit issued (a dilapidated structure was removed and a new house built). All of this permit activity was spread throughout the area -- no geographical, conditional or ownership improvement trend was apparent. This indicates there has been activity in some of the most deteriorated areas which suggests a potential for triggering additional investment.

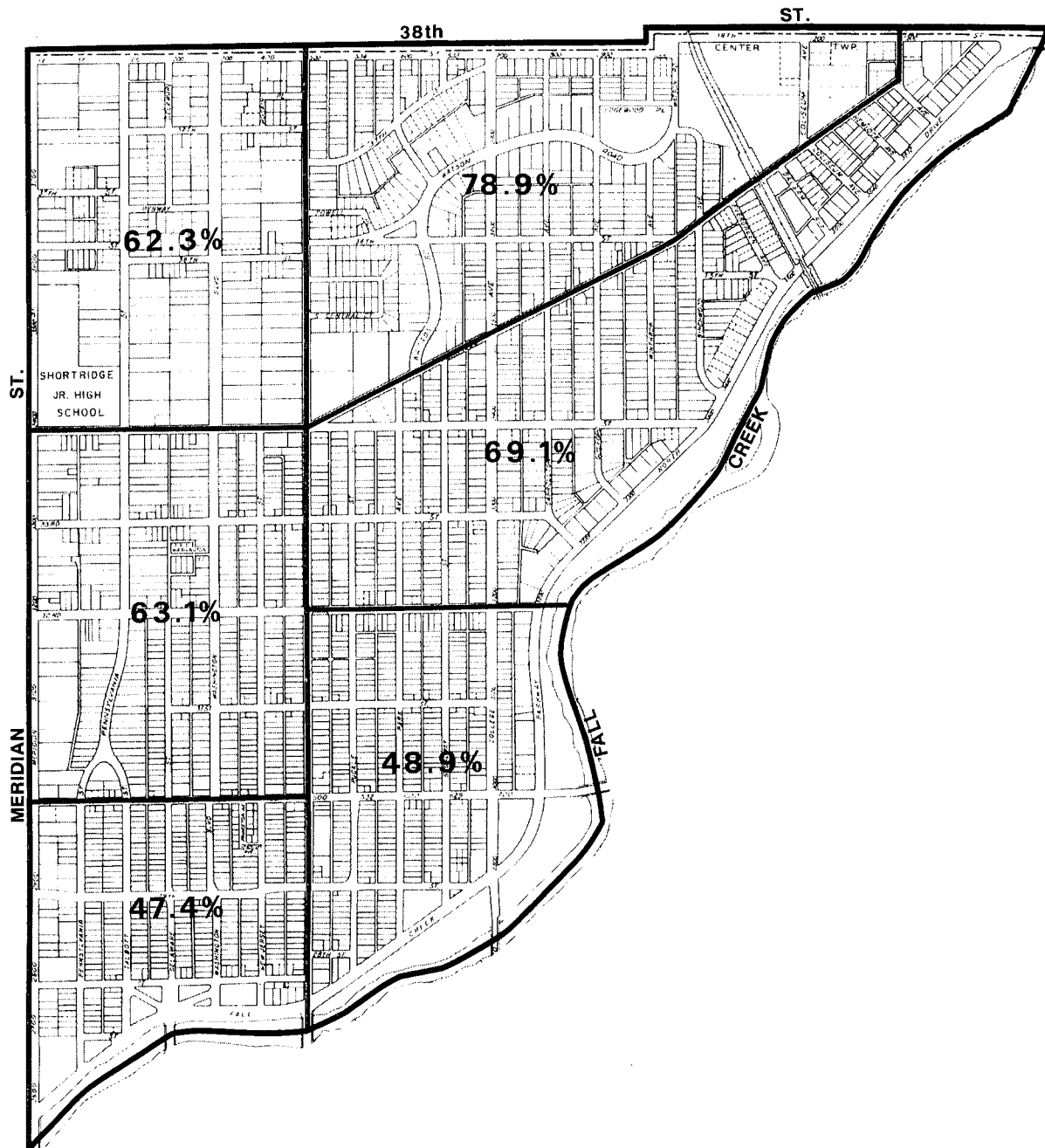
TABLE 2

OCCUPANCY STATUS NORTH/SOUTH ANALYSIS

	Whole Neighborhood	South Portion	North Portion	South of 30th	30th to 32nd	32nd to 34th	34th to 36th	36th to 38th
# Of Structures	1849	1065	784	268	409	388	362	422
# Owner Occupied	1220	626	594	120	236	270	260	334
% Owner Occupied	66.0%	58.8%	75.8%	44.8%	57.7%	69.6%	71.8%	79.1%

OCCUPANCY STATUS SUBAREA ANALYSIS

	Subarea 1	Subarea 2	Subarea 3	Subarea 4	Subarea 5	Subarea 6
# Of Structures	168	345	178	271	510	269
# Owner Occupied	113	208	80	155	321	186
% Owner Occupied	67.3%	60.3%	44.9%	57.2%	62.9%	69.1%

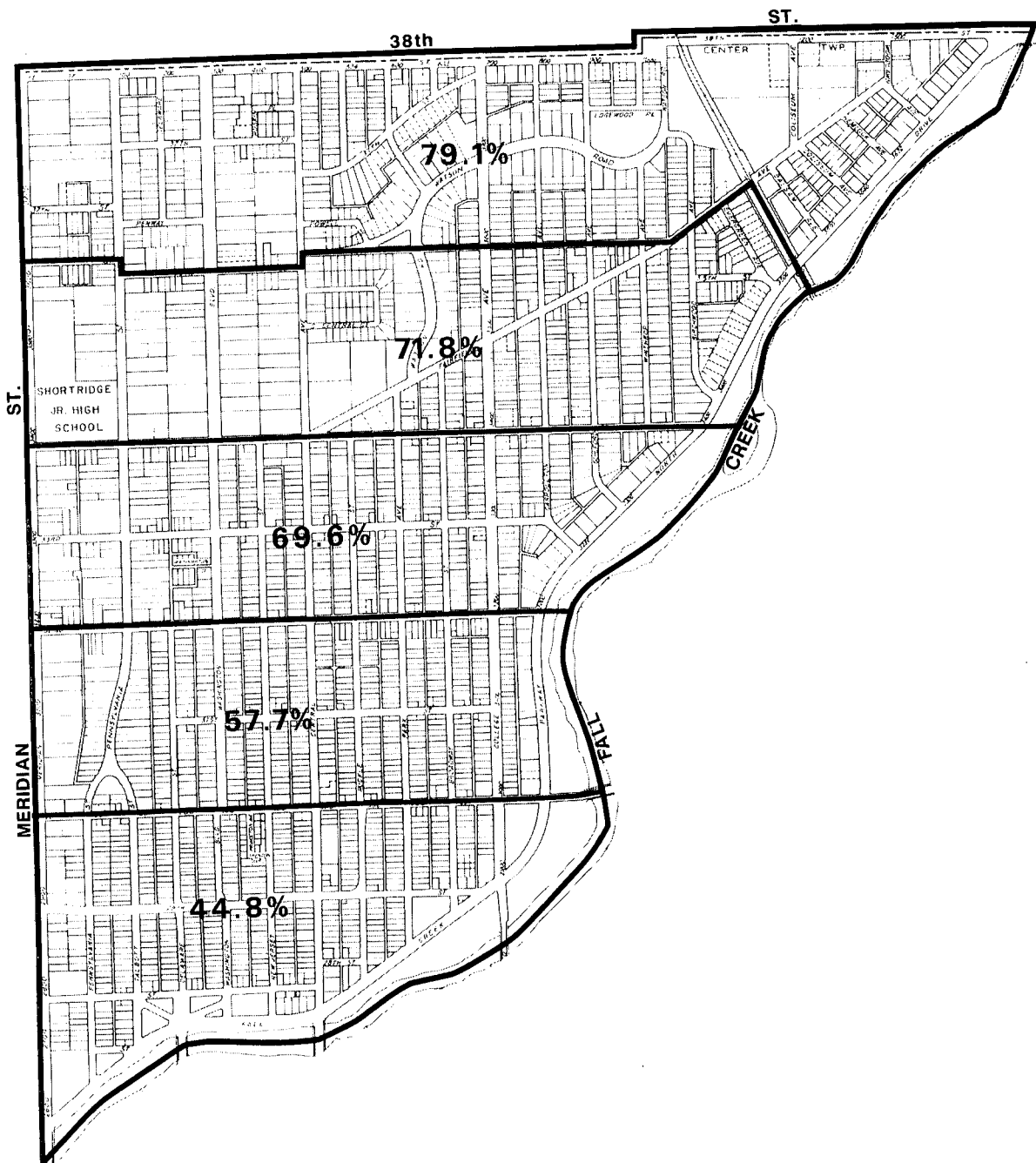


**MAPLETON - FALL CREEK NEIGHBORHOOD
MAP 7/1990 OCCUPANCY STATUS BY SUBAREA**

The preparation of this map
was financed in part by a
Community Development Block Grant



December 18, 1991
Department of Metropolitan Development
Division of Planning
Indianapolis Marion County Indiana



MAPLETON - FALL CREEK NEIGHBORHOOD
MAP 8/1990 OCCUPANCY STATUS BY
NORTH/SOUTH DESIGNATION

WHOLE AREA--66% OWNER OCCUPIED
NORTHERN HALF -- 75.8% OWNER OCCUPIED
SOUTHERN HALF--58.8% OWNER OCCUPIED

The preparation of this map
 was financed in part by a
 Community Development Block Grant



December 18, 1991
 Department of Metropolitan Development
 Division of Planning
 Indianapolis-Marion County, Indiana

PRESIDENTIAL STRUCTURES -- OCCUPANCY/CONDITION STATUS SUBAREA ANALYSIS

	South Half	North Half	South of 30th	30th to 32nd	32nd to 34th	34th to 36th	36th to 38th		Subarea 1	Subarea 2	Subarea 3	Subarea 4	Subarea 5	Subarea 6	
OWNER OCCUPIED	630	595	114	233	268	255	338	OWNER OCCUPIED	103	199	83	157	359	285	
	459	487	71	151	193	195	283		Condition 1	87	143	51	93	253	241
	145	89	34	74	64	47	42		Condition 2	13	49	25	55	93	34
	26	19	9	8	11	6	13		Condition 3	3	7	7	9	13	10
RENTER OCCUPIED	391	216	142	164	138	111	105	RENTER OCCUPIED	65	119	92	137	173	79	
	226	151	69	83	80	77	74		Condition 1	59	71	50	57	99	52
	142	57	63	59	50	29	28		Condition 2	6	42	34	62	63	24
	23	8	10	22	8	5	3		Condition 3	0	6	8	18	11	3
OWNER OCCUPIED	630	595	114	233	268	255	338	OWNER OCCUPIED	103	199	83	157	359	285	
	72.9%	81.8%	62.3%	64.8%	72.0%	76.5%	83.7%		Condition 1	84.5%	71.9%	61.4%	59.2%	70.5%	84.6%
	23.0%	15.0%	29.8%	31.8%	23.9%	18.4%	12.4%		Condition 2	12.6%	24.6%	30.1%	35.0%	25.9%	11.9%
	4.1%	3.2%	7.9%	3.4%	4.1%	2.4%	3.8%		Condition 3	2.9%	3.5%	8.4%	5.7%	3.6%	3.5%
RENTER OCCUPIED	391	216	142	164	138	111	105	RENTER OCCUPIED	65	119	92	137	173	79	
	57.8%	69.9%	48.6%	50.6%	58.0%	69.4%	70.5%		Condition 1	90.8%	59.7%	54.3%	41.6%	57.2%	65.8%
	36.3%	26.4%	44.4%	36.0%	36.2%	26.1%	26.7%		Condition 2	9.2%	35.3%	37.0%	45.3%	36.4%	30.4%
	5.9%	3.7%	7.0%	13.4%	5.8%	4.5%	2.9%		Condition 3	0.0%	5.0%	8.7%	13.1%	6.4%	3.8%

J. 1991 Street, Curb and Sidewalk Condition

A field survey of generalized street, curb and sidewalk conditions was completed to determine those in need of repair and those which are needed but currently do not exist. As with building conditions, sidewalk conditions are worse in the southern portion of the neighborhood than they are in the north. With the exception of the three major thoroughfares, Central Avenue, College Avenue and Meridian Street most of the neighborhood has curbs which are in need of repair. With the exception of the three major thoroughfares, streets in need of repair are in various locations throughout the neighborhood (many fewer streets are in need of repair than are curbs and sidewalks). This is a primary concern voiced by the Strategic Planning Committee (SPC). (See Map 10.)

K. 1980 Census Data

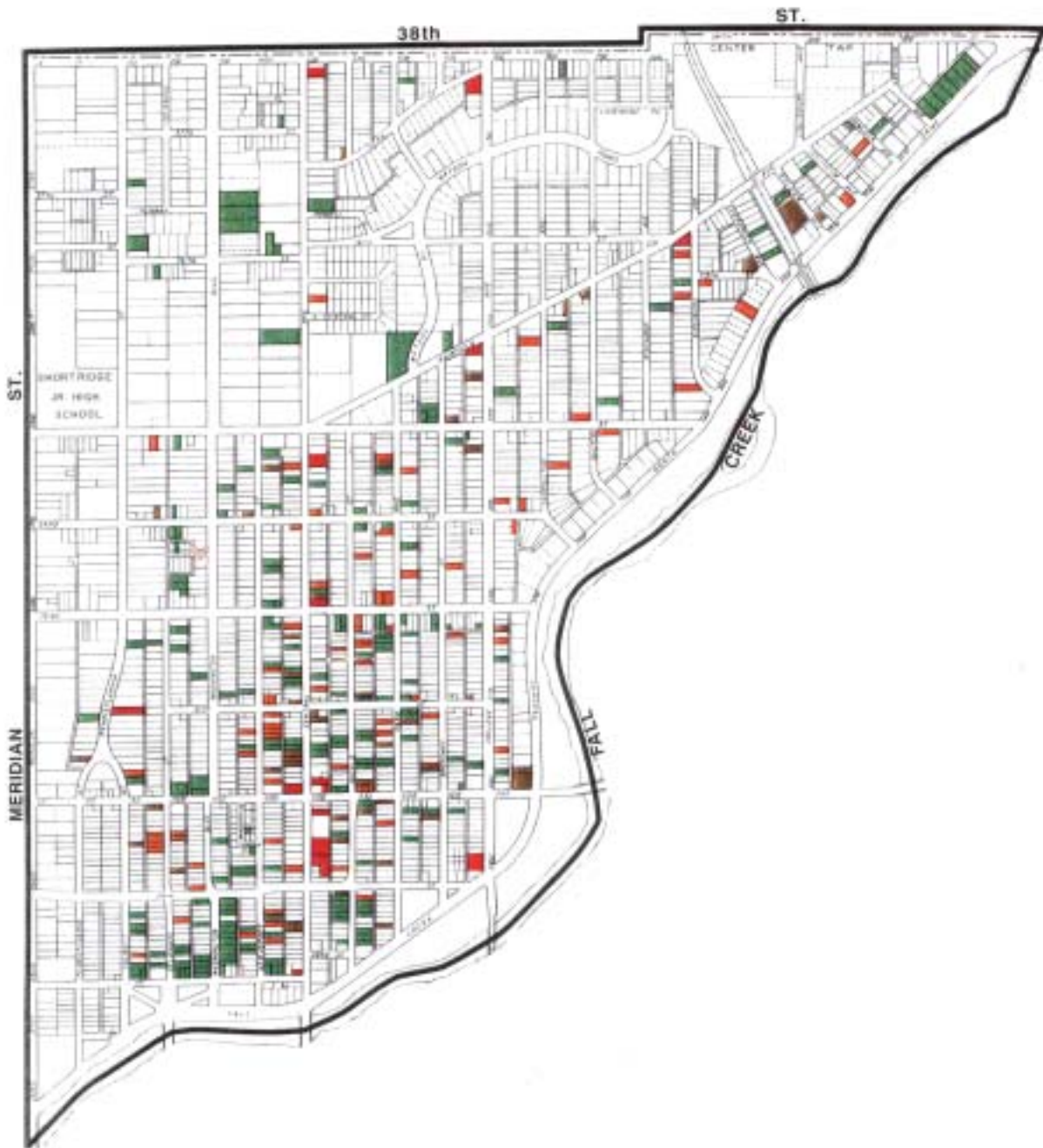
As of this writing there is very little 1990 census data available. The following is from 1980 census data.

According to the Bureau of the Census Neighborhood Statistics Program, the median household income for the Mapleton-Fall Creek Neighborhood in 1980 was \$12,455 - the median household income for Center Township and Marion County was \$11,328 and \$17,400 respectively. The per capita income was \$4,908 - the Center Township per capita income was \$5,088 and the Marion County per capita income was \$7,644.

The 1980 median housing value in the neighborhood was \$24,800 and the average rent was \$189.00 - the Center Township figures were \$19,500 and \$127.00 respectively, and, the Marion County figures were \$35,00 and \$190.00 respectively. The vacancy rates for the Mapleton-Fall Creek Neighborhood were 4.0% for owners and 12.4% for renters. (The Census Bureau definition of vacancy only includes those units which are not exposed to the elements. Vacant units are excluded if the roof, walls, windows or doors no longer protect the interior from the elements, or if there is positive evidence that the unit is to be demolished or is condemned).

The 1980 median age in the neighborhood was 24.7 years (Center Township was 28.4 and Marion County was 29.2 years) with 27.4% of the residents 15 years of age or under, and only 7.9% of the residents over 65 years old - 10.4% of the Marion County population was over 65.

Two relevant data items, number of persons per household and percentage of persons receiving public assistance, were not compiled in the Bureau of the Census Neighborhood Statistics Program. Two of the four Mapleton-Fall Creek census tracts include areas outside of the neighborhood boundaries. For this reason, census tracts 3504, 3509, 3510 and 3515 will be referenced in this document as the Mapleton-Fall Creek demographic area. In the Mapleton-Fall Creek demographic area there were 3.02 persons per household and 18.4% of the households report public assistance as their primary type of income in 1980 (the Center Township figures were 2.69 and 14% - the Marion County figures were 2.63 and 6.6% respectively).



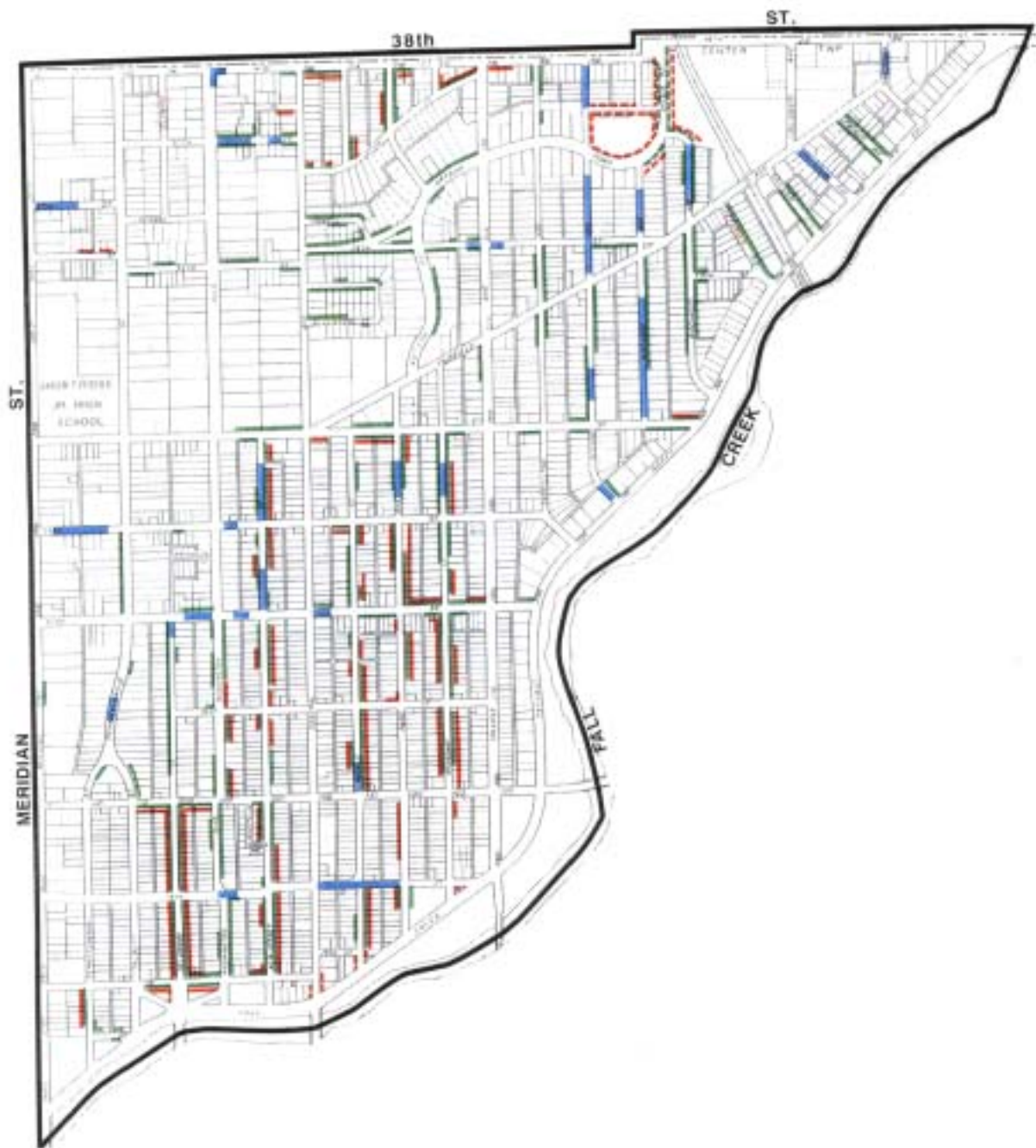
MAPLETON - FALL CREEK NEIGHBORHOOD MAP 9/1991 REDEVELOPMENT OPPORTUNITIES

- Vacant Single-family Residential Structure
- Vacant Multi-family Residential Structure
- Vacant Commercial Structure
- Vacant Residentially Zoned Land

The information on this map was obtained as part of a Community Development Block Grant



December 18, 1991
Department of Metropolitan Development
Bureau of Planning
Hennepin County Planning, Technical



MAPLETON - FALL CREEK NEIGHBORHOOD MAP 10 /1991 GENERALIZED STREET, CURB & SIDEWALK CONDITION

- Street in need of repair
- Sidewalk in need of repair
- No Curb
- Curb in need of repair
- No Sidewalk

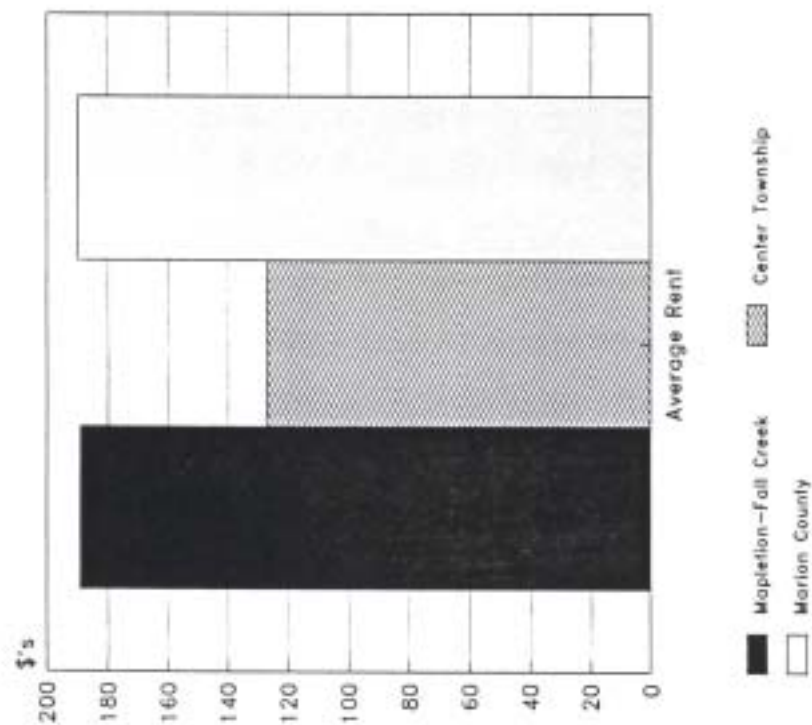
The preparation of this map was funded in part by a grant from the Department of Transportation.



December 18, 1991
 Department of Transportation
 Division of Planning
 1000 Main Street, Suite 1000

Figure 2

Rent Comparisons Neighborhood, Township, County



Housing Comparisons Neighborhood, Township, County

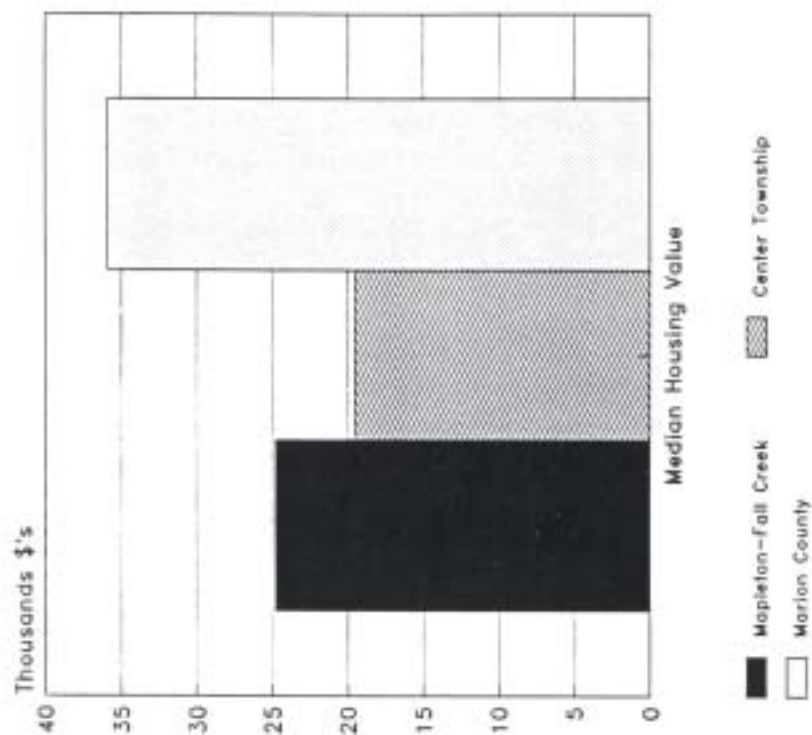
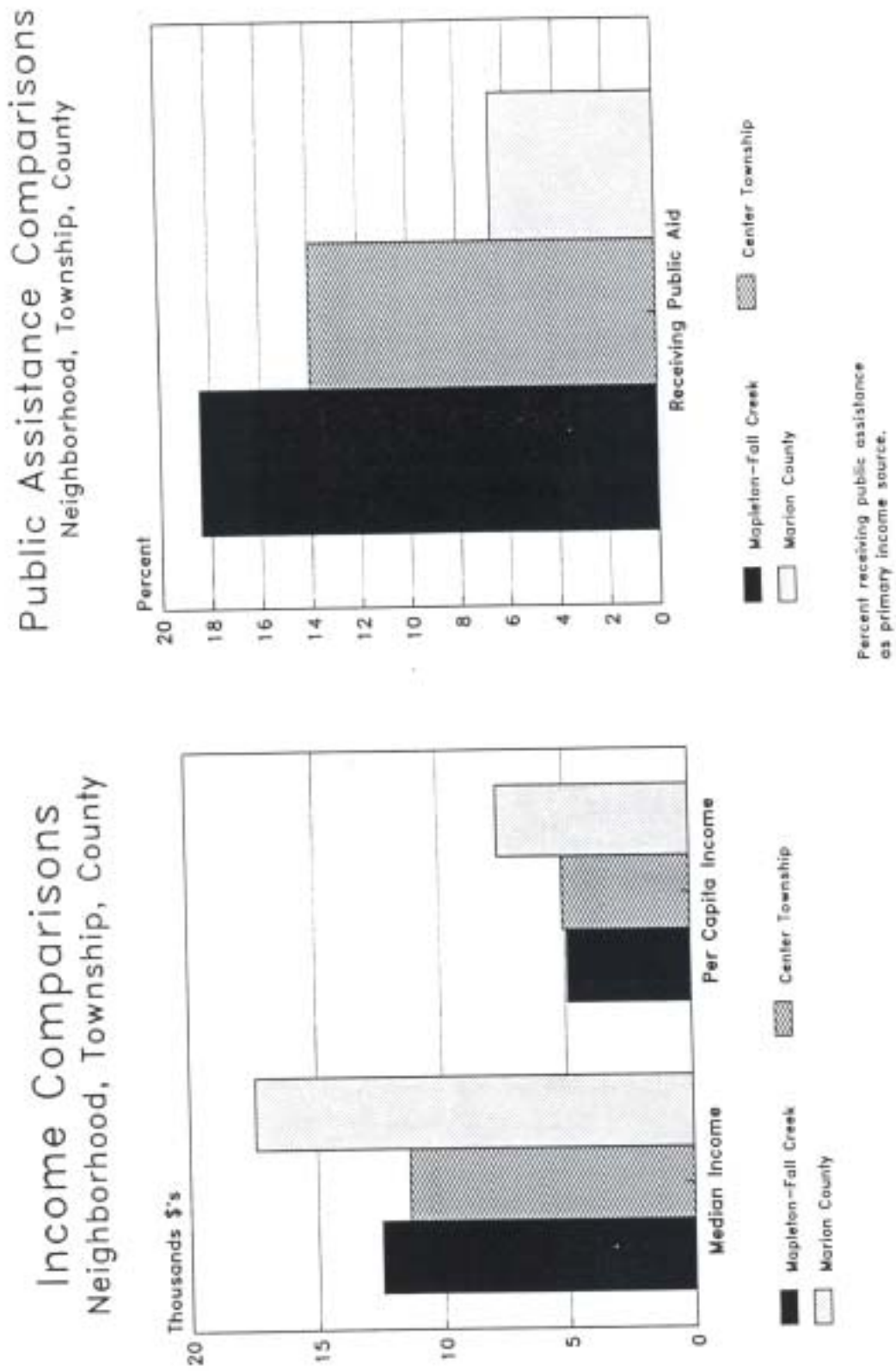
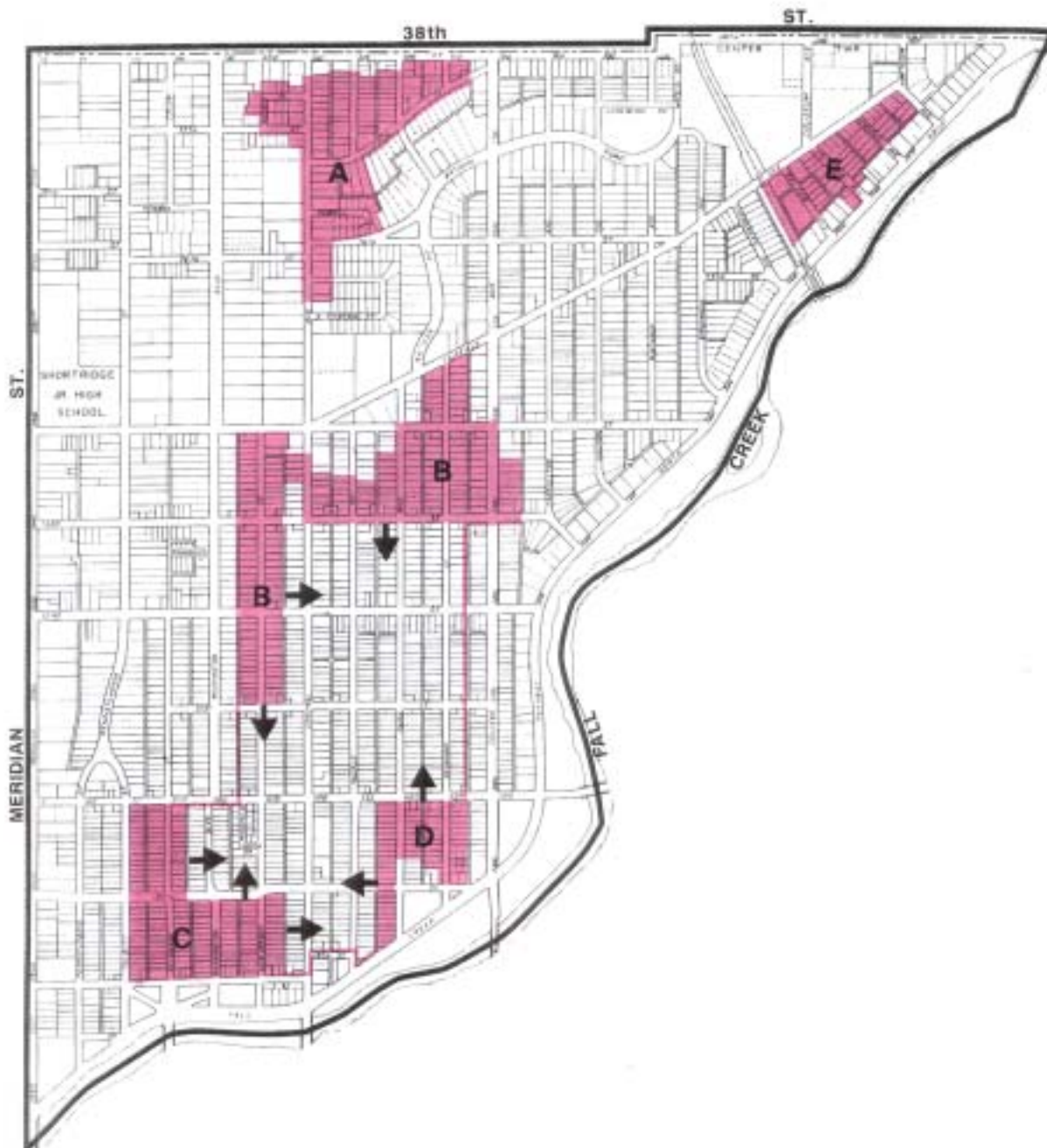


Figure 3





**MAPLETON - FALL CREEK NEIGHBORHOOD
MAP 11/TARGET AREAS**

The projection of this map
was derived in part from
Census Bureau Block Data

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December 18, 1991
Department of Metropolitan Development
Division of Planning
Indianapolis Marion County, Indiana

IV. OBJECTIVES

A. Strategy

The overall goal of the objectives is to provide a guide for the revitalization of housing stock in the Mapleton-Fall Creek neighborhood. Improvement of the neighborhood will be accomplished primarily through the careful selection of target areas for a strategic and concentrated rehabilitation effort as noted in the Purpose section of this Plan (See Page 3). Improvement of the housing stock in these target areas should have a positive impact on adjacent property. Reversing the trend of deterioration through revitalization of each target area is the major focus of this plan. As revitalization efforts spread from the north and east toward Fall Creek Boulevard along the southeastern boundary, momentum for increased (market driven) revitalization will be created. Eventually, housing conditions throughout the entire neighborhood will be upgraded.

Along with the physical improvements it is necessary for the neighborhood residents to continue to organize. The neighborhood should utilize the existing Neighborhood Associations/ Organizations and Crime Watch groups to advocate the needs and concerns of the neighborhood. Also, the neighborhood should form Crime Watch groups for areas of the neighborhood not yet served.

The occupancy status, residentially zoned public property, direct public investment and building permit activity data were compared to the land use and building conditions. Following a detailed analysis of all applicable information, five target areas were identified as areas for intensive revitalization efforts by public and private agencies. Many programs exist to facilitate revitalization. The primary objective of this strategy to concentrate resources where the greatest impact on the entire neighborhood will be provided.

B. Target Areas (See Map 11)

1. Target Area A

Objectives:

- a. Concentrate on assistance to occupant homeowners.
- b. The two vacant, boarded residential structures should be renovated and marketed for owner occupancy.
- c. Target area residents should coordinate with the Mapleton-Fall Creek Neighborhood Association to advocate continued target area and neighborhood concerns.

Rationale:

- a. The concentration on occupant homeowners is due to the relatively high percentage of owner occupied structures in this target area in need of renovation, 11.4% compared to only 3.5% of the owner occupied structures in the surrounding subarea in need of renovation.
- b. There is active neighborhood church involvement. North United Methodist Church chose a large portion of this target area as it's Adopt-a-Block project area.
- c. This target area consists of single-family houses surrounded on all sides by structures in better condition. Owner occupied structures are in disproportionately poorer condition than the owner occupied structures in Subarea 1. Within the target area, 67.9% of owner occupied structures are in good condition. However, 83.7% of owner occupied structures north of 36th Street are in good condition.
- d. The two vacant residential structures recommended for renovation are surrounded by structures which are in much better condition.
- e. Due to the high percentage of owner occupied structures (76.3%) north of 36th Street, the concentration of resources on homeowner assistance programs is a productive strategy for the improvement of the structural conditions in this target area.

2. Target Area B

Objectives:

- a. Concentrate on structural improvement assistance to occupant homeowners.
- b. Renovate the 8 vacant single-family structures.
- c. Renovate the 6 vacant multi-family structures.

- d. Construct infill housing on the vacant, residentially zoned lots where appropriate. All infill development should be architecturally compatible with the surrounding properties and neighborhood.
- e. Target area residents should coordinate with the Mapleton-Fall Creek Neighborhood Association to advocate continued target area and neighborhood concerns.

Rationale:

- a. The concentration on occupant homeowners is due to the relative poor condition of the owner occupied structures within Subareas 2 and 5. The rental stock (here) does not require as much reinvestment as does the owner occupied stock.
- b. There is active neighborhood church involvement exhibited by two Adopt-a-Block sites within the target area. Our Redeemer Lutheran Church and Tabernacle Presbyterian Church have each selected a portion of this target area for their Adopt-a-Block project.
- c. The target area is 53.6% owner occupied. Target Area B has a considerably lower owner occupancy rate than that of the surrounding subareas (Subarea 2 is 62.6% owner occupied, and Subarea 5 is 67.5% owner occupied). This indicates the need for additional owner occupied housing units to raise the owner occupant level of the target area to that of the surrounding subareas.
- d. The rental stock in Subareas 2 and 5 is in better condition than the rental stock in this target area. In Subarea Two 51.3% of rental structures are in good condition (Excellent or in Need of Minor Rehabilitation). In Subarea Five 57.5% of rental structures are in good condition. However, only 50.6% of rental structures in the target area are in good condition.
- e. The target area is highly visible due to its location along College Avenue and Central Avenue.
- f. The configuration of Target Area B exhibits the attempt to extend the revitalization of the neighborhood southward and eastward. This target area builds on the northern and western portions of the neighborhood, which are in notably better physical condition.

3. Target Area C:

Objectives:

- a. Concentrate on acquisition and rehabilitation of the 12 vacant, single-family, residential structures for owner occupancy.
- b. Rehabilitate the four multi-family duplex structures for owner/renter occupancy. Provide owner and renter opportunity (i.e. the landlord must reside in one of the structure's units).

- c. Construct infill housing on the vacant, residentially zoned lots where appropriate. Priority should be given to the 18 vacant lots south of 29th Street on Washington Boulevard. All infill development should be architecturally compatible with the surrounding properties and neighborhood.
- d. Continue to support homeowner stabilization programs.
- e. Target area residents should coordinate with the Mapleton-Fall Creek Neighborhood Association to advocate continued target area and neighborhood concerns.

Rationale:

- a. The concentration on acquisition and rehabilitation for owner occupancy is due to the large number of vacant boarded single-family structures (12). The buildings were originally designed to be single-family dwellings, their use should continue to be single-family to maintain the original characteristics of the area. A second reason for this concentration is the low percentage of owner occupied residences both within Target Area C (42.5%) and within Subarea 3 (47.4%). Both the target area and the subarea have owner occupancy rates which are significantly lower than the neighborhood average (66%).
- b. There is active neighborhood church involvement. Trinity Episcopal Church chose part of this target area as it's Adopt-a-Block project area.
- c. Much better building conditions exist directly to the north of this target area on Pennsylvania Street and Delaware Street. Also, better conditions exist to the west on Meridian Street and Pennsylvania Street.
- d. Rehabilitation of the four duplex units to owner/renter status will add to the needed owner occupancy base in this target area and in Subarea 3, as well as provide rental opportunities.
- e. A city park abuts Target Area C to the west. This existing recreational amenity will help support residential (structural) improvements.
- f. Prestigious office development abuts this target area. No negative impacts are likely to occur as a result of its presence.

4. Target Area D

Objectives:

- a. Concentrate on rehabilitation of the 4 vacant multi-family structures for owner/ renter occupancy as noted in Target Area C.
- b. Rehabilitate the one vacant single-family structure for owner occupancy.

- c. Construct infill housing on the vacant, residentially zoned lots. All infill development should be architecturally compatible with the surrounding properties and neighborhood.
- d. Continue to support homeowner stabilization programs.
- e. Target area residents should coordinate with the Mapleton-Fall Creek Neighborhood Association to advocate continued target area and neighborhood concerns.

Rational:

- a. The concentration on acquisition and rehabilitation of the multi-family duplex structures is needed due to the poor condition of the vacant multi-family duplexes in Target Area D. These units can provide affordable housing opportunities to the residents of this neighborhood. Because these structures are duplexes, a preferred occupancy arrangement could include the owner of the structure occupying one unit and a renter in the other.
- b. There is active neighborhood church involvement. Broadway United Methodist Church has chosen a portion of Target Area D as their Adopt-a-Block project area.
- c. Rental structures in Target Area D are in disproportionately better condition than other rental structures south of 30th Street (3.2% and 7%, respectively, are in Need of Major Rehabilitation or are Dilapidated). Hence, the existing vacant multi-family units should be rehabilitated to continue this trend.
- d. The target area is highly visible due to its proximity to Fall Creek Parkway, North Drive.

5. Target Area E

Objectives:

- a. Concentrate on rental redevelopment of the 4 sites on the west side of Balsam Avenue. Lower the multi-family density with opportunities for owner occupancy such as duplexes or quadriplex structures.
- b. Provide assistance to occupant homeowners.
- c. Renovate the 2 vacant, single-family structures for owner occupancy.
- d. Target area residents should coordinate with the Mapleton-Fall Creek Neighborhood Association to advocate continued target area and neighborhood concerns.

Rationale:

- a. The concentration on the redevelopment of higher density rental structures is due to their poor physical condition. Target Area E is dominated by owner occupied duplexes and single-family structures. The higher density rental structures in this target area have

deteriorated while the lower density rental structures have not experienced this rapid deterioration.

- b. The rental developments along Balsam Avenue are much more deteriorated than the other multi-family developments north of 34th Street. In Subarea 5 (surrounding the target area), 9.2% of the structures are in Need of Major Rehabilitation, or are Dilapidated. In Target Area E 22.7% of the structures are in this poor condition.
- c. Target Area E is dominated by owner occupied housing (74.3%). This housing is in much poorer condition than the owner occupied structures in the remainder of the northern portion of the neighborhood (north of 34th Street). In Subarea 5, 70.5% of the owner occupied housing structures are in good condition. In Target Area E, only 50% of the owner occupied structures are in good condition.
- d. Efforts to extend reinvestment activities from the northwest toward the southeast will be facilitated by improvement within this target area.

**PART TWO: FIVE YEAR STRATEGY FOR
TARGET AREAS**

MAPLETON-FALL CREEK 5 YEAR STRATEGY

I. TARGET AREA A	1992	1993	1994	1995	1996
A. PHYSICAL IMPROVEMENT PROGRAMS					
1. Blankenbaker Memorial Loan Fund	▲	▲	▲		
2. Home Improvement Loans	▲	▲	▲	▲	▲
3. Alley Clean-Up	▲▲	▲▲	▲▲	▲▲	▲▲
4. Homefit Program	○	○			
5. HOPE/HOME Low Interest Loan	○	○			
6. HandyMan Program	○	○			
7. Energy Forum	○	○	○	○	○
8. Rehab. Loans	*	*			
9. Home Repair Subsidy	*	*	*		
B. SOCIAL IMPROVEMENT PROGRAMS					
1. Crime Watch	▲	▲	▲	▲	▲
2. HandyMan Program	○	○			
3. Homefit Program	○	○			

- ▲ HIGH PRIORITY
- MEDIUM PRIORITY
- * LOW PRIORITY

MAPLETON-FALL CREEK 5 YEAR STRATEGY

II. TARGET AREA B	1992	1993	1994	1995	1996
A. PHYSICAL IMPROVEMENT PROGRAMS					
1. Blankenbaker Memorial Loan Fund	▲	▲	▲		
2. Home Repair Subsidy	▲	▲	▲		
3. Acquisition Rehab.	▲▲	▲▲▲	▲▲	▲	
4. HandyMan Program	▲	▲	▲		
5. Energy Forum	▲	▲	▲	▲	▲
6. Homefit Program	▲	▲	▲	▲	▲
7. Infill				○	○
8. Rental Rehab.			○○	○○	○○
9. Alley Clean-Up	*	*	*	*	*
10. Rehab. Loans				*	*
11. HOPE/HOME Low Interest Loan	*	*	*		
B. SOCIAL IMPROVEMENT PROGRAMS					
1. Y.E.S.	▲	▲	▲	▲	▲
2. Housing Counselor	▲	▲	▲	▲	▲
3. Crime Watch	▲	▲	▲	▲	▲
4. Prepurchase Training	▲	▲	▲	▲	
5. Rehab. Participant Training	▲	▲	▲	▲	▲
6. Tenant Training			▲	▲	▲
7. Homefit Program	○	○	○	○	○
8. HandyMan Program	○	○	○		

- ▲ HIGH PRIORITY
- MEDIUM PRIORITY
- * LOW PRIORITY

MAPLETON-FALL CREEK 5 YEAR STRATEGY

III. TARGET AREA C	1992	1993	1994	1995	1996
A. PHYSICAL IMPROVEMENT PROGRAMS					
1. Acquisition Rehab.	▲	▲▲	▲▲▲	▲▲▲	▲▲▲
2. Code Enforcement	▲	▲	▲	▲	▲
3. Rental Rehab.				○	○
4. HOPE/HOME Low Interest Loan				○	○
5. Blankenbaker Memorial Loan Fund	○	○	○		
6. Infill		○	○		
7. Homefit	○	○	○	○	○
8. Alley Clean-Up	*	*	*	*	*
B. SOCIAL IMPROVEMENT PROGRAMS					
1. Prepurchase Training	▲	▲	▲	▲	▲
2. Rehab. Participant Training	▲	▲	▲	▲	▲
3. Housing Counselor	▲	▲	▲	▲	▲
4. Tenant Training				▲	▲
5. Crime Watch	▲	▲	▲	▲	▲
6. Y.E.S.	▲	▲	▲	▲	▲
7. Homefit	○	○	○	○	○

- ▲ HIGH PRIORITY
- MEDIUM PRIORITY
- * LOW PRIORITY

MAPLETON-FALL CREEK 5 YEAR STRATEGY

IV. TARGET AREA D	1992	1993	1994	1995	1996
A. PHYSICAL IMPROVEMENT PROGRAMS					
1. Blankenbaker Memorial Loan Fund	▲	▲	▲		
2. HandyMan Program	▲	▲	▲		
3. Acquisition Rehab.	▲				
4. Rental Rehab.			○	○	○○
5. Homefit Program	○	○	○	○	
6. Code Enforcement	○	○	○	○	○
7. Alley Clean-Up	*	*	*	*	*
8. HOPE/HOME Low Interest Loan				*	*
B. SOCIAL IMPROVEMENT PROGRAMS					
1. Y.E.S.	▲	▲	▲	▲	▲
2. Housing Counselor	▲	▲	▲	▲	▲
3. Crime Watch	▲	▲	▲	▲	▲
4. Prepurchase Training	▲				
5. Rehab. Participant Training	▲	▲	▲	▲	▲
6. Tenant Training				▲	▲
7. HandyMan Program	▲	▲	▲		
8. Homefit Program	○	○	○	○	

- ▲ HIGH PRIORITY
- MEDIUM PRIORITY
- * LOW PRIORITY

MAPLETON-FALL CREEK 5 YEAR STRATEGY

V. TARGET AREA E	1992	1993	1994	1995	1996
A. STRUCTURAL IMPROVEMENT PROGRAMS					
1. Rental Rehab.				▲▲	▲▲
2. Blankenbaker Memorial Loan Fund		○	○		
3. HandyMan Program				○	○
4. HOPE/HOME Low Interest Loan				*	*
5. Acquisition Rehab.			*	*	
6. Rehab. Loans			*	*	*
7. Alley Clean-Up		*	*	*	*
B. SOCIAL IMPROVEMENT PROGRAMS					
1. Tenant Training				▲	▲
2. Housing Counselor	▲	▲	▲	▲	▲
3. Crime Watch	▲	▲	▲	▲	▲
4. Prepurchase Training			▲	▲	
5. Rehab. Participant Training			▲	▲	▲
6. Y.E.S.	○	○	○	○	○
7. HandyMan Program				○	○

- ▲ HIGH PRIORITY
- MEDIUM PRIORITY
- * LOW PRIORITY

The following acronyms are used throughout the next 30 pages:

CDBG - Community Development Block Grant
DDS-USB - Division of Development Services, Unsafe Buildings Program
DEHD - Division of Economic and Housing Development
DMD - Department of Metropolitan Development
H&H - Marion County Health and Hospital Corporation
INET - Indianapolis Network for Employment and Training
INHP - Indianapolis Neighborhood Housing Partnership
MFCHDC - Mapleton-Fall Creek Housing Development Corporation
Y.E.S. - Youth Entrepreneur Service

I. TARGET AREA A

A. Physical Improvement Programs

1. The Blankenbaker Memorial Loan Fund

Definition: A revolving low interest loan fund administered by MFCHDC. This home improvement loan is available to low to moderate income occupant homeowners in the Mapleton-Fall Creek Neighborhood. Proceeds are loaned at 3-5% interest with a term of five years.

Customer: Low to moderate income homeowners in the Mapleton-Fall Creek Neighborhood

Financing Source: CDBG, Endowment and Foundation Grants, MFCHDC

Reason Selected: The main objective of this target area is to assist homeowner occupants. Target Area A is dominated by homeowner occupants, and this program has been successful in the area in the past.

2. Home Improvement Loans

Definition: Loans available through private lenders for home improvements (often the loan is secured by the equity already accumulated in the property). Banks may extend the life of the loan over several years, thus, lowering the monthly payment and making it more accessible to people with limited incomes.

Customer: Homeowners who meet the providing bank's qualifications (generally people with a stable job, good credit and a low debt to income ratio can qualify).

Financing Source: Private Lenders

Reason Selected: This target area is comprised primarily of owner occupants, many of whom may qualify for market rate loans.

3. Alley Clean-Up

Definition: A program organized by the Mid-North Council of Churches and the Mapleton-Fall Creek Neighborhood Association to clean-up alleys in their respective Adopt-a-Block areas.

Customer: Residents immediately surrounding the alleys

Financing Source: Corporate sponsors, MFCHDC, Indianapolis Department of Public Works (provide dumpsters)

Reason Selected: The program has been very successful in this area in the past. Also, the program provides not only the physical improvement of the alley; it also helps to promote neighborhood unity.

4. Homefit Program

Definition: This is a program run by the Mapleton-Fall Creek Neighborhood Association. The program sends a contractor to the home of an occupant homeowner who has requested assistance with a minor repair. One of the conditions of the program is that someone must be at the home to learn from the contractor how to independently complete the repairs in the future. A home owner is only eligible for this program once.

Customer: Homeowners in the Mapleton-Fall Creek Neighborhood

Financing Source: Endowment and Foundation Grants

Reason Selected: This is a program targeted directly for home owner occupants. This program not only completes the repair for the owner, it also educates him/her on how to make necessary repairs in the future.

5. HOPE/HOME Low Interest Loan Program

Definition: This is a low interest loan program administered by the City of Indianapolis, DMD-DEHD. The program provides funds for the rehabilitation of existing housing stock. Qualifications for this program include proof of employment, a good credit history and an acceptable debt to income ratio.

Customer: Low to moderate income residents

Financing Source: The Federal Government

Reason Selected: This is a homeowner assistance program and the primary objective of this target area is to concentrate on assistance to homeowner occupants.

6. HandyMan Program

Definition: This program is sponsored by MFCHDC and serves the dual function of assisting occupant homeowners in the repair of their homes while training neighborhood residents in the construction industry. After finishing an apprenticeship in the program, participants are registered with the Remodelers Guild and are candidates for new jobs.

Customer: Low to moderate income homeowners and unskilled/underskilled residents looking for a trade

Financing Source: Endowment and Foundation Grants, CDBG funds, INET and the Remodeler's Guild

Reason Selected: This area provides a good opportunity for minor improvements to homeowner occupied structures while at the same time educating people for a new career.

7. Energy Forum

Definition: A volunteer program coordinated between MFCHDC and the Indianapolis Remodeler's Guild to assist low income families with minor energy efficiency improvements.

Customer: Low income households with a priority given to the elderly and single heads of households

Financing Source: The Remodeler's Guild, Individual Contributors

Reason Selected: The primary objective of this target area is to focus on home owner assistance programs. This area also contains a significant number of elderly fixed income residents. This is a program directed at homeowner occupants with priority given to the elderly.

8. Rehabilitation Loans

Definition: A loan pool administered through the INHP to provide loans for home improvements. Qualifications for this program include proof of employment, a good credit history and an acceptable debt to income ratio.

Customer: Low to moderate income residents

Financing Source: Endowment and Foundation Grants, Private Lenders and CDBG Funds

Reason Selected: This program is well suited to assist the homeowner occupants of this target area.

9. Home Repair Subsidy

Definition: A grant program for home repair assistance administered by MFCHDC. Proceeds are provided through a 0% mortgage that is forgiven after five years if the applicant remains in occupancy at the property.

Customer: Low income home owners in Mapleton-Fall Creek with priority given to elderly and single heads of households

Financing Source: CDBG Funds

Reason Selected: This area contains a significant number of elderly, fixed income residents. Also, the primary objective of this target area is to focus on home owner assistance programs. This is a homeowner assistance program with priority given to the elderly.

B. Social Improvement Programs

1. Crime Watch

Definition: A program administered through the Indianapolis Department of Public Safety in which residents are educated on crime prevention. The residents of the neighborhood meet with the police officers working in their area to express concerns and observations related to criminal activities in the neighborhood. The residents also make a commitment to notify the police immediately of any suspicious activities in the area.

Customer: The Crime Watch area residents

Financing Source: The Indianapolis Department of Public Safety, Volunteer Residents

Reason Selected: The Ruskin Place portion of Target Area A has participated in the Crime Watch Program. The recommendation is to expand the area or create a new Crime Watch area to serve the whole target area. By participating in this program, neighborhood residents may reduce the physical and social damage to this target area caused by criminal activities. Also, this program can serve as a tool to promote neighborhood unity.

2. HandyMan Program

Definition: This program is sponsored by MFCHDC and serves the dual function of assisting occupant homeowners in the repair of their homes while training neighborhood residents in the construction industry. After finishing an apprenticeship in the program, participants are registered with the Remodelers Guild and are candidates for new jobs.

Customer: Unskilled/underskilled individuals seeking job skills and career opportunities and low to moderate income homeowners

Financing Source: Endowment and Foundation Grants, CDBG Funds, INET and the Remodeler's Guild

Reason Selected: This program educates people for a new career. This area provides a good opportunity for minor improvements to homeowner occupied structures.

3. Homefit

Definition: This is a program run by the Mapleton-Fall Creek Neighborhood Association. The program sends a contractor to the home of an occupant homeowner who has requested assistance with a minor repair. One of the conditions of the program is that someone must be at the home to learn from the contractor how to independently complete the repairs in the future. A homeowner is only eligible for this program once.

Customer: Homeowners in the Mapleton-Fall Creek Neighborhood

Financing Source: Endowment and Foundation Grants

Reason Selected: This is a program targeted directly for home owner occupants.

II. TARGET AREA B

A. Physical Improvement Programs

1. The Blankenbaker Memorial Loan Fund

Definition: A revolving low interest loan fund administered by MFCHDC. This home improvement loan is available to low to moderate income occupant homeowners in the Mapleton-Fall Creek Neighborhood. Proceeds are loaned at 3-5% interest with a term of five years.

Customer: Low to moderate income homeowners in the Mapleton-Fall Creek Neighborhood

Financing Source: CDBG Funds, Endowment and Foundation Grants, MFCHDC

Reason Selected: The primary objective of this target area is to assist homeowner occupants. Target Area B has a significant number of homeowners, and this program has been successful in the area in the past.

2. Home Repair Subsidy

Definition: A grant program for home repair assistance administered by MFCHDC. Proceeds are provided through a 0% mortgage that is released after five years if the applicant remains in occupancy at the property.

Customer: Low income home owners in Mapleton-Fall Creek with priority given to elderly and single heads of households

Financing Source: CDBG Funds

Reason Selected: The primary objective of Target Area B is to concentrate on structural assistance to occupant homeowners. This is specifically a homeowner occupant program.

3. Acquisition Rehabilitation

Definition: A MFCHDC program to purchase vacant and abandoned houses for rehabilitation and eventual resale to low or moderate income households.

Customer: Low to moderate income households

Financing Source: Endowment and Foundation Grants, CDBG Funds, and Individual Contributors

Reason Selected: This is a program attains two goals. It eliminates vacant boarded structures which have a blighting influence on surrounding properties and adds to the owner occupant population of the area.

4. HandyMan Program

Definition: This program is sponsored by MFCHDC and serves the dual function of assisting occupant homeowners in the repair of their homes while training neighborhood residents in the construction industry. After finishing an apprenticeship in the program, participants are registered with the Remodelers Guild and are candidates for new jobs.

Customer: Low to moderate income homeowners and unskilled/underskilled residents looking for a trade

Financing Source: Endowment and Foundation Grants, CDBG Funds, INET and the Remodeler's Guild

Reason Selected: This area provides a good opportunity for minor improvements to homeowner occupied structures while at the same time educating people for a new career.

5. Energy Forum

Definition: A volunteer program coordinated between MFCHDC and the Remodeler's Guild to assist low income families with minor energy efficiency improvements.

Customer: Low income households with a priority given to the elderly and single heads of households

Financing Source: The Remodeler's Guild, Individual Contributors

Reason Selected: This program is directly targeted to homeowners on a limited budget, thus it is consistent with the target area recommendation.

6. Homefit Program

Definition: This is a program run by the Mapleton-Fall Creek Neighborhood Association. The program sends a contractor to the home of an occupant homeowner who has requested assistance with a minor repair. One of the conditions of the program is that someone must be at the home to learn from the contractor how to independently complete the repairs in the future. A home owner is only eligible for this program once.

Customer: Homeowners in the Mapleton-Fall Creek Neighborhood

Financing Source: Endowment and Foundation Grants

Reason Selected: This is a program targeted directly for home owner occupants. This program not only completes the repair for the owner, it also educates him/her on how to make necessary repairs in the future.

7. Infill

Definition: This is the construction of new housing on previously vacant land. The MFCHDC may provide new housing construction. Habitat-for-Humanity also builds new houses in inner-/mid-city neighborhoods.

Customer: Moderate income households

Financing Source: MFCHDC utilizes CDBG Funds, Endowment and Foundation Grants; Habitat-for-Humanity utilizes private donation funds and volunteers

Reason Selected: One of the recommendations for Target Area B is that infill housing should be constructed on vacant residentially zoned lots. All infill development (new construction) should be architecturally compatible with surrounding properties and the neighborhood.

8. Rental Rehabilitation

Definition: This program is administered through DEHD to assist potential landlords in the rehabilitation of rental units. It provides as much as 50% of the total project cost up to \$8,500 for each three bedroom unit, \$7,500 for each two bedroom unit and \$6,500 for each one bedroom unit. The money must be used to rehabilitate rental units for low to moderate income tenants.

Customer: Low to moderate income tenants

Financing Source: Federal Government

Reason Selected: One of the recommendations for Target Area B is to renovate the 6 vacant multi-family structures (May, 1991). Rental Rehabilitation can be used to accomplish that goal.

9. Alley Clean-Up

Definition: A program organized by the Mid-North Council of Churches and the Mapleton-Fall Creek Neighborhood Association to clean-up alleys in their respective Adopt-a-Block areas.

Customer: Residents immediately surrounding the alleys.

Financing Source: Corporate Sponsors, MFCHDC, Indianapolis Department of Public Works (provide dumpsters).

Reason Selected: The program provides not only the physical improvement of the alley condition; it also helps to promote neighborhood unity.

10. Rehabilitation Loans

Definition: A loan pool administered through the INHP to provide loans for home improvements. Qualifications for this program include proof of employment, a good credit history and an acceptable debt to income ratio.

Customer: Low to moderate income residents

Financing Source: Endowment and Foundation Grants, Private Lenders and CDBG Funds

Reason Selected: This program is well suited to assist the homeowner occupants of this target area.

11. HOPE/HOME Low Interest Loan Program

Definition: This is a low interest loan program administered by the DMD-DEHD. The program provides funds for the rehabilitation of existing housing stock. Qualifications for this program include proof of employment, a good credit history and an acceptable debt to income ratio.

Customer: Low to moderate income residents

Financing Source: The Federal Government

Reason Selected: The HOPE/HOME Low Interest Loan Program loans may be available for both the renovation of single family structures and multi-family structures. These loans address two of the recommendations for Target Area B -- concentrate on structural assistance to homeowner occupants and renovate the 6 vacant multi-family structures (May, 1991).

B. Social Improvement Programs

1. Y.E.S.

Definition: The Y.E.S. program is run by the Mapleton-Fall Creek Neighborhood Association to help underachieving youth direct their energy toward a productive activity with employment as a long-term goal. The kids are matched with a "Mentor" working in the career field of interest. To successfully complete the program the kids must spend a set period of time learning from their "Mentor". They then display their product/skill at an annual bazaar.

Customer: Neighborhood youth

Financing Source: Endowment and Foundation Grants for start-up costs; then, it is Self Supporting

Reason Selected: This program has a dual purpose. First, it redirects an individual's energy from unconstructive activities toward one in which they show some aptitude. Second, when

these kids indicate housing related interests (house painting, lawn care, drapery making, wall paper hanging, interior design, etc.), they may actually participate in the housing rehabilitation process.

2. Housing Counselor

Definition: This program is run by INHP which assigns a Housing Counselor to the MFCHDC office several days each week. This counselor educates interested residents regarding housing programs and options (from helping an owner find affordable funding for a new roof to helping a person develop a budget with a goal of home ownership).

Customer: Neighborhood Residents

Financing Source: Endowment and Foundation Grants, Corporate Contributions

Reason Selected: This program provides a linkage between the individual need and the programs/and services that are required to accomplish their goals.

3. Crime Watch

Definition: A program administered through the Indianapolis Department of Public Safety in which residents are educated on crime prevention. The residents of the neighborhood meet with the police officers working in their area to express concerns and observations related to criminal activities in the neighborhood. The residents also make a commitment to notify the police immediately of any suspicious activities in the area.

Customer: The Crime Watch area residents

Financing Source: Indianapolis Department of Public Safety, Volunteer Residents

Reason Selected: The recommendation is to create a Crime Watch area to serve the target area. By participating in this program, neighborhood residents may reduce the physical and social damage to this target area caused by criminal activities. Also, this program can serve as a tool to promote neighborhood unity.

4. Prepurchase Training

Definition: An education program provided by INHP to instruct low to moderate income families in buying and maintaining a home. Currently this training is required for anyone receiving a mortgage through INHP.

Customer: Low to moderate income families interested in owning a home

Financing Source: Endowment and Foundation Grants, CDBG Funds

Reason Selected: It is imperative that anyone purchasing a home understand the necessity of budgeting for, and maintaining, a house. This program provides training for people who may

not have knowledge in these areas. The program should be expanded to include all persons purchasing a home with publicly subsidized funding.

5. Rehabilitation Participant Training

Definition: An INHP sponsored training program that educates homeowners in home improvement skills. All homeowners granted INHP Rehabilitation Loans must participate in this training.

Customer: Low to moderate income homeowners

Financing Source: Endowment and Foundation Grants, CDBG Funds

Reason Selected: This training should be expanded to include any low to moderate income homeowners receiving publicly subsidized funding to rehabilitate their home. This program is directly applicable as a homeowner assistance program which is a primary focus of Target Area B.

6. Tenant Training

Definition: An INHP program to instruct tenants on debt reduction, employment opportunities, structural maintenance, etc.

Customer: Low to moderate income families

Financing Source: Endowment and Foundation Grants, CDBG Funds

Reason Selected: This program should require training for anyone who rents a unit which was built or rehabilitated with publicly subsidized funding.

7. Homefit Program

Definition: This is a program run by the Mapleton-Fall Creek Neighborhood Association. The program sends a contractor to the home of an occupant homeowner who has requested assistance with a minor repair. One of the conditions of the program is that someone must be at the home to learn from the contractor how to independently complete the repairs in the future. A homeowner is only eligible for this program once.

Customer: Homeowners in the Mapleton-Fall Creek Neighborhood

Financing Source: Endowment and Foundation Grants

Reason Selected: This is a program targeted directly for home owner occupants. This program not only makes the repair for the owner, but it also educates him/her on how to make necessary repairs in the future.

8. HandyMan Program

Definition: This program is sponsored by MFCHDC and serves the dual function of assisting occupant homeowners in the repair of their homes while training neighborhood residents in the construction industry. After finishing an apprenticeship in the program, participants are registered with the Remodelers Guild and are candidates for new jobs.

Customer: Unskilled/underskilled individuals seeking job skills and career opportunities and low to moderate income homeowners

Financing Source: Endowment and Foundation Grants, CDBG Funds, INET and the Remodeler's Guild

Reason Selected: This program educates people for a new career. This area provides a good opportunity for minor improvements to homeowner occupied structures.

III. TARGET AREA C

A. Physical Improvement Programs

1. Acquisition Rehabilitation

Definition: A MFCHDC program to purchase vacant and abandoned houses for rehabilitation and eventual resale to low or moderate income households.

Customer: Low to moderate income households

Financing Source: Endowment and Foundation Grants, CDBG Funds, and Individual Contributors

Reason Selected: This is a program which attains two goals. It eliminates vacant boarded structures which have a blighting influence on surrounding properties, and adds to the owner occupant population of the neighborhood. The primary focus of Target Area C is to acquire and rehabilitate the 12 vacant, single-family structures (May, 1991).

2. Code Enforcement

Definition: Two local agencies provide code enforcement for structural safety of existing buildings. The Department of Metropolitan Development, DDS-USB is responsible for enforcing unsafe building codes concerning vacant buildings. Marion County Health and Hospital Corporation enforces livability standards with the owners of occupied buildings. Both agencies exist to ensure property owner compliance with legal requirements concerning public health and safety.

Customer: Residents surrounding vacant buildings (DDS-USB) and occupants of unsafe buildings (H&H)

Financing Source: Local, State and Federal Funds

Reason Selected: This target area contains more vacant structures than any of the other target areas in the Mapleton-Fall Creek Neighborhood. Vacant structures are: 1) dangerous for area children who enter, 2) an attraction for criminal activity, and 3) an attraction to vermin. Vacant buildings also negatively influence property values and add to perceptions of neighborhood blight.

Although the primary recommendations of Target Area C focus on acquisition and rehabilitation of the twelve vacant single-family and four vacant multi-family structures (May, 1991), additional measures must be taken to secure the safety of the residents living near these structures and to ensure/enhance the viability of surrounding residential uses. Code enforcement activities can secure a building making it inaccessible for entry (DDS-USB) and undertake measures to control vermin when a building is occupied (H&H). A concentrated code

enforcement effort should be focused in Target Area C due to the significant number of vacant structures within this small geographic area.

3. Rental Rehabilitation

Definition: This program is administered through DEHD to assist potential landlords in the rehabilitation of rental units. It provides as much as 50% of the total project cost up to \$8,500 for each three bedroom unit, \$7,500 for each two bedroom unit and \$6,500 for each one bedroom unit. The money must be used to rehabilitate rental units for low to moderate income tenants.

Customer: Low to moderate income tenants

Financing Source: Federal Government

Reason Selected: One of the recommendations for Target Area C is to renovate the four vacant multi-family structures (May, 1991). Rental Rehabilitation can be used to use to accomplish that goal.

4. HOPE/HOME Low Interest Loan Program

Definition: This is a low interest loan program administered by the DMD-DEHD. The program provides funds for the rehabilitation of existing housing stock. Qualifications for this program include proof of employment, a good credit history and an acceptable debt to income ratio.

Customer: Low to moderate income residents

Financing Source: The Federal Government

Reason Selected: The HOPE/HOME Low Interest Loan Program may be available for both the renovation of single family structures and multi-family structures. These loans address two of the recommendations for Target Area C: 1) concentrate on acquisition and rehabilitation of the twelve vacant single-family structures, and 2) rehabilitate the six vacant multi-family structures (May, 1991).

5. Blankenbaker Memorial Loan Fund

Definition: A revolving low interest loan fund administered by MFCHDC. This home improvement loan is available to low to moderate income occupant homeowners in the Mapleton-Fall Creek Neighborhood. Proceeds are loaned at 3-5% interest with a term of five years.

Customer: Low to moderate income homeowners in the Mapleton-Fall Creek Neighborhood

Financing Source: CDBG, Endowment and Foundation Grants, MFCHDC

Reason Selected: This program has been successful in the area in the past. Thus, it is included to continue to assist the occupant homeowners in Target Area C.

6. Infill

Definition: This is the construction of new housing on previously vacant land. The MFCHDC may provide new housing construction. Habitat-for-Humanity also builds new houses in inner-/mid-city neighborhoods.

Customer: Moderate income households

Financing Source: MFCHDC utilizes CDBG Funds, Endowment and Foundation Grants; Habitat-for-Humanity utilizes private donation funds and volunteers

Reason Selected: Target Area C has a greater concentration of vacant residentially zoned lots than any other target area in the Mapleton-Fall Creek Neighborhood. Hence, infill housing should be constructed on these vacant lots. All infill development (new construction) should be architecturally compatible with surrounding properties and the neighborhood.

7. Homefit Program

Definition: This is a program run by the Mapleton-Fall Creek Neighborhood Association. The program sends a contractor to the home of an occupant homeowner who has requested assistance with a minor repair. One of the conditions of the program is that someone must be at the home to learn from the contractor how to independently complete repairs in the future. A homeowner is only eligible for this program once.

Customer: Homeowners in the Mapleton-Fall Creek Neighborhood

Financing Source: Endowment and Foundation Grants

Reason Selected: This is a program targeted directly for home owner occupants. This program not only completes the repair for the owner, it also educates him/her on how to make necessary repairs in the future.

8. Alley Clean-Up

Definition: A program organized by the Mid-North Council of Churches and the Mapleton-Fall Creek Neighborhood Association to clean-up alleys in their respective Adopt-a-Block areas

Customer: Residents immediately surrounding the alleys

Financing Source: Corporate Sponsors, MFCHDC, Indianapolis Department of Public Works (provide dumpsters)

Reason Selected: The program provides not only the physical improvement of the alley; it also helps to promote neighborhood unity.

B. Social Improvement Programs

1. Prepurchase Training

Definition: An education program provided by INHP to instruct low to moderate income families in buying and maintaining a home. Currently this training is required for anyone receiving a mortgage through INHP.

Customer: Low to moderate income families interested in owning a home

Financing Source: Endowment and Foundation Grants, CDBG Funds

Reason Selected: It is imperative that anyone purchasing a home understand the necessity of budgeting for, and maintaining, a house. This program provides training for people who may not have knowledge in these areas. The program should be expanded to include all persons purchasing a home with publicly subsidized funding.

2. Rehabilitation Participant Training

Definition: An INHP sponsored training program that educates homeowners in home improvement skills. All homeowners granted INHP Rehabilitation Loans must participate in this training.

Customer: Low to moderate income homeowners

Financing Source: Endowment and Foundation Grants, CDBG Funds

Reason Selected: This training should be expanded to include any low to moderate income homeowners receiving publicly subsidized funding to rehabilitate their home. This program is directly applicable as a homeowner assistance program which is a recommendation for Target Area C.

3. Housing Counselor

Definition: This program is run by INHP which assigns a Housing Counselor to the MFCHDC office several days each week. This counselor educates interested residents regarding housing programs and options (from helping an owner find affordable funding for a new roof to helping a person develop a budget with a goal of home ownership).

Customer: Neighborhood residents

Financing Source: Endowment and Foundation Grants, Corporate Contributions

Reason Selected: This program provides a linkage between the individual need and the programs/services required to accomplish their goals.

4. Tenant Training

Definition: An INHP program to instruct tenants on debt reduction, employment opportunities, structural maintenance, etc.

Customer: Low to moderate income families

Financing Source: Endowment and Foundation Grants, CDBG Funds

Reason Selected: This program should require training for anyone who rents a unit which was built or rehabilitated with publicly subsidized funding.

5. Crime Watch

Definition: A program administered through the Indianapolis Department of Public Safety in which residents are educated on crime prevention. The residents of the neighborhood meet with the police officers working in their area to express concerns and observations related to criminal activities in the neighborhood. The residents also make a commitment to notify the police immediately of any suspicious activities in the area.

Customer: The Crime Watch area residents

Financing Source: Indianapolis Department of Public Safety, Volunteer Residents

Reason Selected: The recommendation is to create a Crime Watch area to serve Target Area C. By participating in this program, neighborhood residents may reduce the physical and social damage to this target area caused by criminal activities. Also, this program can serve as a tool to promote neighborhood unity and promotes police/community relations.

6. Y.E.S.

Definition: The Y.E.S. program is run by the Mapleton-Fall Creek Neighborhood Association to help underachieving youth direct their energy toward a productive activity with employment as a long-term goal. The kids are matched with a "Mentor" working in their career field of interest. To successfully complete the program the kids must spend a set period of time learning from their "Mentor". They then display their product/skill at an annual bazaar.

Customer: Neighborhood youth

Financing Source: Endowment and Foundation Grants for start-up costs; then, it is Self Supporting

Reason Selected: This program has a dual purpose. First, it redirects an individual's energy from unconstructive activities toward one in which they show some aptitude. Second, when these kids indicate housing related interests (house painting, lawn care, drapery making, wall paper hanging, interior design, etc.), they may actually participate in the housing rehabilitation process.

7. Homefit Program

Definition: This is a program run by the Mapleton-Fall Creek Neighborhood Association. The program sends a contractor to the home of an occupant homeowner who has requested assistance with a minor repair. One of the conditions of the program is that someone must be at the home to learn from the contractor how to independently complete the repairs in the future. A home owner is only eligible for this program once.

Customer: Homeowners in the Mapleton-Fall Creek Neighborhood

Financing Source: Endowment and Foundation Grants

Reason Selected: This is a program targeted directly for home owner occupants. This program not only makes the repair for the owner, but it also educates him/her on how to make necessary repairs in the future.

IV. TARGET AREA D

A. Physical Improvement Programs

1. Blankenbaker Memorial Loan Fund

Definition: A revolving low interest loan fund administered by MFCHDC. This home improvement loan is available to low to moderate income occupant homeowners in the Mapleton-Fall Creek Neighborhood. Proceeds are loaned at 3-5% interest with a term of five years.

Customer: Low to moderate income homeowners in the Mapleton-Fall Creek Neighborhood

Financing Source: CDBG Funds, Endowment and Foundation Grants, MFCHDC

Reason Selected: One of the objectives of this target area is to continue assistance to homeowner occupants. This program has been successful in the area in the past.

2. HandyMan Program

Definition: This program is sponsored by MFCHDC and serves the dual function of assisting occupant homeowners in the repair of their homes while training neighborhood residents in the construction industry. After finishing an apprenticeship in the program, participants are registered with the Remodelers Guild and are candidates for new jobs.

Customer: Low to moderate income homeowners and unskilled/underskilled residents looking for a trade

Financing Source: Endowment and Foundation Grants, CDBG Funds, INET and the Remodeler's Guild

Reason Selected: This area provides a good opportunity for minor improvements to homeowner occupied structures while at the same time educating people for a new career.

3. Acquisition Rehabilitation

Definition: A MFCHDC program to purchase vacant and abandoned houses for rehabilitation and eventual resale to low or moderate income households.

Customer: Low to moderate income households

Financing Source: Endowment and Foundation Grants, CDBG Funds, and Individual Contributors

Reason Selected: This is a program which attains two goals. It eliminates vacant boarded structures which have a blighting influence on surrounding properties and adds to the owner occupant population of the neighborhood.

4. Rental Rehabilitation

Definition: This program is administered through DEHD to assist potential landlords in the rehabilitation of rental units. It provides as much as 50% of the total project cost up to \$8,500 for each three bedroom unit, \$7,500 for each two bedroom unit and \$6,500 for each one bedroom unit. The money must be used to rehabilitate rental units for low to moderate income tenants.

Customer: Low to moderate income tenants

Financing Source: Federal Government

Reason Selected: One of the recommendations for Target Area D is to renovate the four vacant multi-family structures (May, 1991). Rental Rehabilitation can be used to accomplish that goal.

5. Homefit Program

Definition: This is a program run by the Mapleton-Fall Creek Neighborhood Association. The program sends a contractor to the home of an occupant homeowner who has requested assistance with a minor repair. One of the conditions of the program is that someone must be at the home to learn from the contractor how to independently complete the repairs in the future. A home owner is only eligible for this program once.

Customer: Homeowners in the Mapleton-Fall Creek Neighborhood

Financing Source: Endowment and Foundation Grants

Reason Selected: One of the recommendations for Target Area D is continued homeowner assistance. This is a program targeted directly for home owner occupants. This program not only makes the repair for the owner, but also educates him/her on how to make necessary repairs in the future.

6. Code Enforcement:

Definition: Two local agencies provide code enforcement for structural safety of existing buildings. The Department Metropolitan Development/DDS-USB is responsible for enforcing unsafe building codes concerning vacant buildings. Marion County Health and Hospital Corporation (H&H) enforces livability standards with the owners of occupied buildings. Both agencies exist to ensure property owner compliance with legal requirements concerning public health and safety.

Customer: Residents surrounding vacant buildings (DDS-USB) and occupants of unsafe buildings (H&H)

Financing Source: Local, State and Federal Funds

Reason Selected: Vacant structures are; 1) dangerous for area children who enter, 2) an attraction for criminal activity, and 3) an attraction to vermin. Vacant buildings also negatively influence property values and add to perceptions of neighborhood blight. Although the primary recommendation of Target Area D focuses on rental redevelopment of the four multi-family structures (May, 1991) additional measures must be taken to secure the safety of the residents living near these structures and to ensure/enhance the viability of surrounding residential uses. Code enforcement activities can secure a building making it inaccessible for entry (DDS-USB) and undertake measures to control vermin and other health hazards when a building is occupied (H&H). A concentrated code enforcement effort should be focused in Target Area D due to the number of structures in disrepair.

7. Alley Clean-Up

Definition: A program organized by the Mid-North Council of Churches and the Mapleton-Fall Creek Neighborhood Association to clean-up alleys in their respective Adopt-a-Block areas.

Customer: Residents immediately surrounding the alleys

Financing Source: Corporate sponsors, MFCHDC, Indianapolis Department of Public Works (provide dumpsters)

Reason Selected: The program provides not only the physical improvement of the alley; it also helps to promote neighborhood unity.

8. HOPE/HOME Low Interest Loan

Definition: This is a low interest loan program administered by the City of Indianapolis, DMD-DEHD. The program provides funds for the rehabilitation of existing housing stock. Qualifications for this program include proof of employment, a good credit history and an acceptable debt to income ratio.

Customer: Low to moderate income residents

Financing Source: The Federal Government

Reason Selected: The HOPE/HOME Low Interest Loan Program may be available for both the renovation of single-family structures and multi-family structures. These loans address two of the recommendations for Target Area D – concentrate on acquisition and rehabilitation of the one vacant single-family structure and rehabilitate the four vacant multi-family structures (May, 1991).

B. Social Improvement Programs

1. Y.E.S.

Definition: The Y.E.S. program is run by the Mapleton-Fall Creek Neighborhood Association to help underachieving youth direct in their energy toward a productive activity with employment as a long-term goal. The kids are matched with a "Mentor" working in the career field of interest. To successfully complete the program the kids must spend a set period of time learning from their "Mentor". They then display their product/skill at an annual bazaar.

Customer: Neighborhood youth

Financing Source: Endowment and Foundation Grants for start-up costs; then, it is Self Supporting

Reason Selected: This program has a dual purpose. First, it redirects an individuals energy from unconstructive activities toward something in which they show some aptitude. Second, when these kids indicate housing related interests (house painting, lawn care, drapery making, wall paper hanging, interior design, etc.), they may participate in the housing rehabilitation process.

2. Housing Counselor

Definition: This program is run by INHP which assigns a Housing Counselor to the MFCHDC office several days each week. This counselor educates interested residents regarding housing programs and options (from helping an owner find affordable funding for a new roof to helping a person develop budget with a goal of home ownership).

Customer: Neighborhood residents

Financing Source: Endowment and Foundation Grants, Corporate Contributions

Reason Selected: This program provides a linkage between the individual need and the programs/services required to accomplish their goals.

3. Crime Watch

Definition: A program administered through the Indianapolis Department of Public Safety in which residents are educated on crime prevention. The residents of the neighborhood meet with the police officers working in their area to express concerns and observations related to criminal activities in the neighborhood. The residents also make a commitment to notify the police immediately of any suspicious activities in the area.

Customer: The Crime Watch area residents

Financing Source: Indianapolis Department of Public Safety, Volunteer Residents

Reason Selected: The recommendation is to create a Crime Watch area to serve Target Area D. By participating in this program, neighborhood residents may reduce the physical and social damage to their area caused by criminal activities. Also, this program can serve as a tool to promote neighborhood unity and improve police/community relations.

4. Prepurchase Training

Definition: An education program provided by INHP to instruct low to moderate income families in buying and maintaining a home. Currently this training is required for anyone receiving a mortgage through INHP.

Customer: Low to moderate income families who are interested in owning a home

Financing Source: Endowment and Foundation Grants, CDBG Funds

Reason Selected: It is imperative that anyone purchasing a home understand the necessity of budgeting for, and maintaining, a house. This program provides training for people who may not have knowledge in these areas. The program should be expanded to include all persons purchasing a home with publicly subsidized funding.

5. Rehabilitation Participant Training

Definition: An INHP sponsored training program that educates homeowners in home improvement skills. All homeowners granted INHP Rehabilitation Loans must participate in this training.

Customer: Low to moderate income homeowners

Financing Source: Endowment and Foundation Grants, CDBG Funds

Reason Selected: This training should be expanded to include low to moderate income homeowners receiving publicly subsidized funding to rehabilitate their home. This program is directly applicable as a homeowner assistance program which is recommended to continue in Target Area D.

6. Tenant Training

Definition: An INHP program to instruct tenants on debt reduction, employment opportunities, structural maintenance, etc.

Customer: Low to moderate income families

Financing Source: Endowment and Foundation Grants, CDBG Funds

Reason Selected: This program should require training for anyone who rents a unit which was built or rehabilitated with publicly subsidized funding.

7. HandyMan Program

Definition: This program is sponsored by MFCHDC and serves the dual function of assisting occupant homeowners in the repair of their homes while training neighborhood residents in the construction industry. After finishing an apprenticeship in the program, participants are registered with the Remodelers Guild and are candidates for new jobs.

Customer: Unskilled/underskilled individuals seeking job skills and career opportunities and low to moderate income homeowners

Financing Source: Endowment and Foundation Grants, CDBG Funds, INET and the Remodeler's Guild

Reason Selected: This program educates people for a new career. Also, this area provides a good opportunity for minor improvements to homeowner occupied structures.

8. Homefit Program

Definition: This is a program run by the Mapleton-Fall Creek Neighborhood Association. The program sends a contractor to the home of an occupant homeowner who has requested assistance with a minor repair. One of the conditions of the program is that someone must be at the home to learn from the contractor how to independently complete the repairs in the future. A homeowner is only eligible for this program once.

Customer: Homeowners in the Mapleton-Fall Creek Neighborhood

Financing Source: Endowment and Foundation Grants

Reason Selected: This is a program targeted directly for homeowner occupants. This program not only makes the repair for the owner, but it also educates him/her on how to make necessary repairs in the future.

V. TARGET AREA E

A. Physical Improvement Programs

1. Rental Rehabilitation

Definition: This program is administered through DEHD to assist potential landlords in the rehabilitation of rental units. It provides as much as 50% of the total project cost up to \$8,500 for each three bedroom unit, \$7,500 for each two bedroom unit and \$6,500 for each one bedroom unit. The money must be used to rehabilitate rental units for low to moderate income tenants.

Customer: Low to moderate income tenants

Financing Source: Federal Government

Reason Selected: One of the recommendations for Target Area E is to renovate the four multi-family structures on the west side of Balsam Avenue with the ultimate goal of lowering their density with no larger than quadriplex structures. Rental Rehabilitation can accomplish that goal with potential for owner occupancy on site.

2. Blankenbaker Memorial Loan Fund

Definition: A revolving low interest loan fund administered by MFCHDC. This home improvement loan is available to low to moderate income occupant homeowners in the Mapleton-Fall Creek Neighborhood. Proceeds are loaned at 3-5% interest with a term of five years.

Customer: Low to moderate income homeowners in the Mapleton-Fall Creek Neighborhood

Financing Source: CDBG Funds, Endowment and Foundation Grants, MFCHDC

Reason Selected: One of the objectives of this target area is to assist homeowner occupants. This program is designed to assist homeowner occupants.

3. HandyMan Program

Definition: This program is sponsored by MFCHDC and serves the dual function of assisting occupant homeowners in the repair of their homes while training neighborhood residents in the construction industry. After finishing an apprenticeship in the program, participants are registered with the Remodelers Guild and are candidates for new jobs.

Customer: Low to moderate income homeowners and unskilled/underskilled residents looking for a trade

Financing Source: Endowment and Foundation Grants, CDBG Funds, INET and the Remodeler's Guild

Reason Selected: This area provides a good opportunity for minor improvements to homeowner occupied structures while training people for new career opportunities.

4. HOPE/HOME Low Interest Loan Program

Definition: This is a low interest loan program administered by the City of Indianapolis, DMD-DEHD. The program provides funds for the rehabilitation of existing housing stock. Qualifications for this program include proof of employment, a good credit history and an acceptable debt to income ratio.

Customer: Low to moderate income residents

Financing Source: The Federal Government

Reason Selected: The HOPE/HOME Low Interest Loan Program may be available for both the renovation of single family structures and multi-family structures. These loans address two of the recommendations for Target Area E -- redevelopment of the four multi-family structures on Balsam (May, 1991) and to provide homeowner reinvestment assistance.

5. Acquisition Rehabilitation

Definition: A MFCHDC program to purchase vacant and abandoned houses for rehabilitation and eventual resale to low or moderate income households.

Customer: Low to moderate income households

Financing Source: Endowment and Foundation Grants, CDBG Funds, and Individual Contributors

Reason Selected: This is a program which attains two goals. It eliminates vacant boarded structures which have a blighting influence on surrounding properties and adds to the owner occupant population of the area.

6. Rehabilitation Loans

Definition: A loan pool administered through INHP to provide loans for home improvements. Qualifications for this program include proof of employment, a good credit history and an acceptable debt to income ratio.

Customer: Low to moderate income residents

Financing Source: Endowment and Foundation Grants, Private Lenders and CDBG Funds

Reason Selected: This program is well suited to assist the homeowner occupants of this target area.

7. Alley Clean-Up

Definition: A program organized by the Mid-North Council of Churches and the Mapleton-Fall Creek Neighborhood Association to clean-up alleys in their respective Adopt-a-Block areas.

Customer: Residents immediately surrounding the alleys

Financing Source: Corporate Sponsors, MFCHDC, Indianapolis Department of Public Works (provide dumpsters)

Reason Selected: The program provides not only the physical improvement of the alley; it also helps to promote neighborhood unity. Unifying the neighbors is a crucial first step toward structural improvements in Target Area E.

B. Social Improvement Programs

1. Tenant Training

Definition: An INHP program to instruct tenants on debt reduction, employment opportunities, structural maintenance, etc.

Customer: Low to moderate income families

Financing Source: Endowment and Foundation Grants, CDBG Funds

Reason Selected: This program should require training for anyone who rents a unit which was built or rehabilitated with publicly subsidized funding.

2. Housing Counselor

Definition: This program is run by INHP which assigns a Housing Counselor to the MFCHDC office several days each week. This counselor educates interested residents regarding housing programs and options (from helping an owner find affordable funding for a new roof to helping a person develop a budget with a goal of home ownership).

Customer: Neighborhood residents

Financing Source: Endowment and Foundation Grants, Corporate Contributions

Reason Selected: This program provides a linkage between the individual need and the programs/services required to accomplish their goals.

3. Crime Watch

Definition: A program administered through the Indianapolis Department of Public Safety in which residents are educated on crime prevention. The residents of the neighborhood meet with the police officers working in their area to express concerns and observations related to criminal activities in the neighborhood. The residents also make a commitment to notify the police immediately of any suspicious activities in the area.

Customer: The Crime Watch area residents

Financing Source: Indianapolis Department of Public Safety, Volunteer Residents served.

Reason Selected: By participating in this program, neighborhood residents may reduce the physical and social damage to their area caused by criminal activities. Also, this program can serve as a tool to promote neighborhood unity and improve police/community relations.

4. Prepurchase Training

Definition: An education program provided by INHP to instruct low to moderate income families in buying and maintaining a home. Currently this training is required for anyone receiving a mortgage through INHP.

Customer: Low to moderate income families interested in owning a home

Financing Source: Endowment and Foundation Grants, CDBG Funds

Reason Selected: It is imperative that anyone purchasing a home understand the necessity of budgeting for, and maintaining, a house. This program provides training for people who may not have knowledge in these areas. The program should be expanded to include all persons purchasing a home with publicly subsidized funding.

5. Rehabilitation Participant Training

Definition: An INHP sponsored training program that educates homeowners in home improvement skills. All homeowners granted INHP Rehabilitation Loans must participate in this training.

Customer: Low to moderate income homeowners

Financing Source: Endowment and Foundation Grants, CDBG Funds

Reason Selected: This training should be expanded to include any low to moderate income homeowners receiving subsidized funding to rehabilitate their home. This program is directly applicable as a homeowner assistance program which is a primary focus of Target Area E.

6. Y.E.S.

Definition: The Y.E.S. program is run by the Mapleton-Fall Creek Neighborhood Association to help underachieving youth direct their energy toward a productive activity with employment as a long-term goal. The kids are matched with a "Mentor" working in their career field of interest. To successfully complete the program the kids must spend a set period of time learning from their "Mentor". They then display their product/skill at an annual bazaar.

Customer: Neighborhood youth

Financing Source: Endowment and Foundation Grants for start-up costs; then it is self supporting

Reason Selected: This program has a dual purpose. First, it redirects an individual's energy from unconstructive activities toward something in which they show some aptitude. Second, when these kids indicate housing related interests (house painting, lawn care, drapery making, wall paper hanging, interior design, etc.), they may actually participate in the housing rehabilitation process. A significant number of young people live in Target Area E that may utilize this program.

7. HandyMan Program

Definition: This program is sponsored by MFCHDC and serves the dual function of assisting occupant homeowners in the repair of their homes while training neighborhood residents in the construction industry. After finishing an apprenticeship in the program, participants are registered with the Remodelers Guild and are candidates for new jobs.

Customer: Unskilled/underskilled individuals seeking job skills and career opportunities and low to moderate income homeowners

Financing Source: Endowment and Foundation Grants, CDBG Funds, INET and the Remodeler's Guild

Reason Selected: This program educates people for a new career. This area provides a good opportunity for minor improvements to homeowner occupied structures.

VI. ALL TARGET AREAS

A. Code Enforcement:

1. The Unsafe Buildings Section of the Department of Metropolitan Development/Division of Development Services should enforce maintenance standards adopted by the City-County Council and set forth in G.O. 135, 1991. These standards are used in conjunction with the Enforcement of Building Standards Act (IC 36-7-9-1 *et seq.*).
2. Health and Hospital Corporation enforcement should be concentrated within the target areas.

B. Law Enforcement:

Police visibility should be concentrated within the target areas.

C. Infrastructure Improvements:

1. Infrastructure improvements are necessary to ensure the investments of housing providers who have improved substandard housing stock. Hence, street, curb and sidewalk improvements should be concentrated within the target areas before such improvements are completed for the remainder of the neighborhood.
2. After improvements are made to all of the target areas, additional improvements should be made to reflect the eastward and southward expansion of the target areas; specifically, by improving Ruckle Street and also Park Avenue.

D. Social Programs:

Several social programs are available to the whole neighborhood.

1. Martin Luther King Multi-Service Center offers senior programs, youth programs, recreation programs, social services and a Christmas/holiday assistance program. The Center's "access unit" provides employment counseling and referral, seasonal rent and utility assistance, food and clothing referral and client mediation services. The Center's counselors also provide personal counseling. The Martin Luther King Multi-Service Center service area boundaries are N: 71st Street, S: Fall Creek Parkway and I-65, E: Fall Creek Parkway and I-65 and W: White River and Michigan Road. This includes all of the Mapleton-Fall Creek Neighborhood.
2. Several neighborhood churches offer other social services such as emergency assistance programs, soup kitchens, a food pantry, recreation and youth programs, Bridge House (a neighborhood social center), and Christmas Family Assistance.
3. The A.C.T.I.O.N. Center located on 38th Street works with the youth in the area and provides health care and counseling as needed.

4. The I.U. School of Nursing has targeted Mapleton-Fall Creek as one of the neighborhoods in which to concentrate the MOM Project. The project serves women from the beginning of a pregnancy through the child's first year and works with mothers of all needs. There is a substance abuse counselor on staff as well as a social worker and nurse.

**PART THREE: LAND USE PLAN AND
ZONING PLAN**

I. LAND USE PLAN (See Map 12)

- A. The 1991 Land Use Plan for the Mapleton-Fall Creek Neighborhood amends the following Land Use Plans where they impact this neighborhood:
- Mapleton-Fall Creek, 1983
 - 38th Street Corridor, 1985
 - North Meridian Corridor-Section Six, 1986
- B. The 1991 Land Use Plan for the Mapleton-Fall Creek Neighborhood supports reconversion back to single-family residential use where single-family residential development exists on Washington Boulevard and Pennsylvania Street currently utilized for commercial use from 34th Street to 38th Street.
- C. The public park on Central Avenue at Tabernacle Presbyterian Church is supported by the Land Use Plan. However, a secondary land use designation of Low Density Residential is also recommended.
- D. Although much of Central Avenue (south of 34th Street), Ruckle Street (south of 30th Street) and College Avenue (from 32nd to 36th Street) is recommended for Medium Density Residential, additional conversions of existing single-family residential structures should not exceed two units per structure. Smaller lots in these areas limit or exceed on site parking opportunities when single-family residential structures are converted to three or more units.
- E. The IUPUI extension campus on the south side of 38th Street (1100 and 1200 blocks east) is designated to remain as a Special Use recommendation. However, a secondary land use designation of Retail Commercial is also recommended. Any commercial or institutional development must include an appropriate buffer/screening for existing residential uses south and west of the site.
- F. The 1991 Mapleton-Fall Creek Land Use Plan supports the majority of the land use recommendations of the 38th Street Corridor Study (1985) with the following nine exceptions:
1. 3728 N. Delaware Street was previously recommended for Commercial Use and is now recommended for Low Density Residential Use.
 2. 3720 and 3730 Washington Boulevard was previously recommended for Commercial use and is now recommended for Low Density Residential Use.
 3. The south east corner of 38th Street and Washington Boulevard was previously recommended for Commercial Use and is now recommended for Medium Density Residential Use.
 4. 3711, 3715, and 3755 Washington Boulevard were previously recommended for Commercial Use and are now recommended for Low Density Residential Use.



MAPLETON - FALL CREEK NEIGHBORHOOD
MAP 12/LAND USE PLAN



The publication of this map
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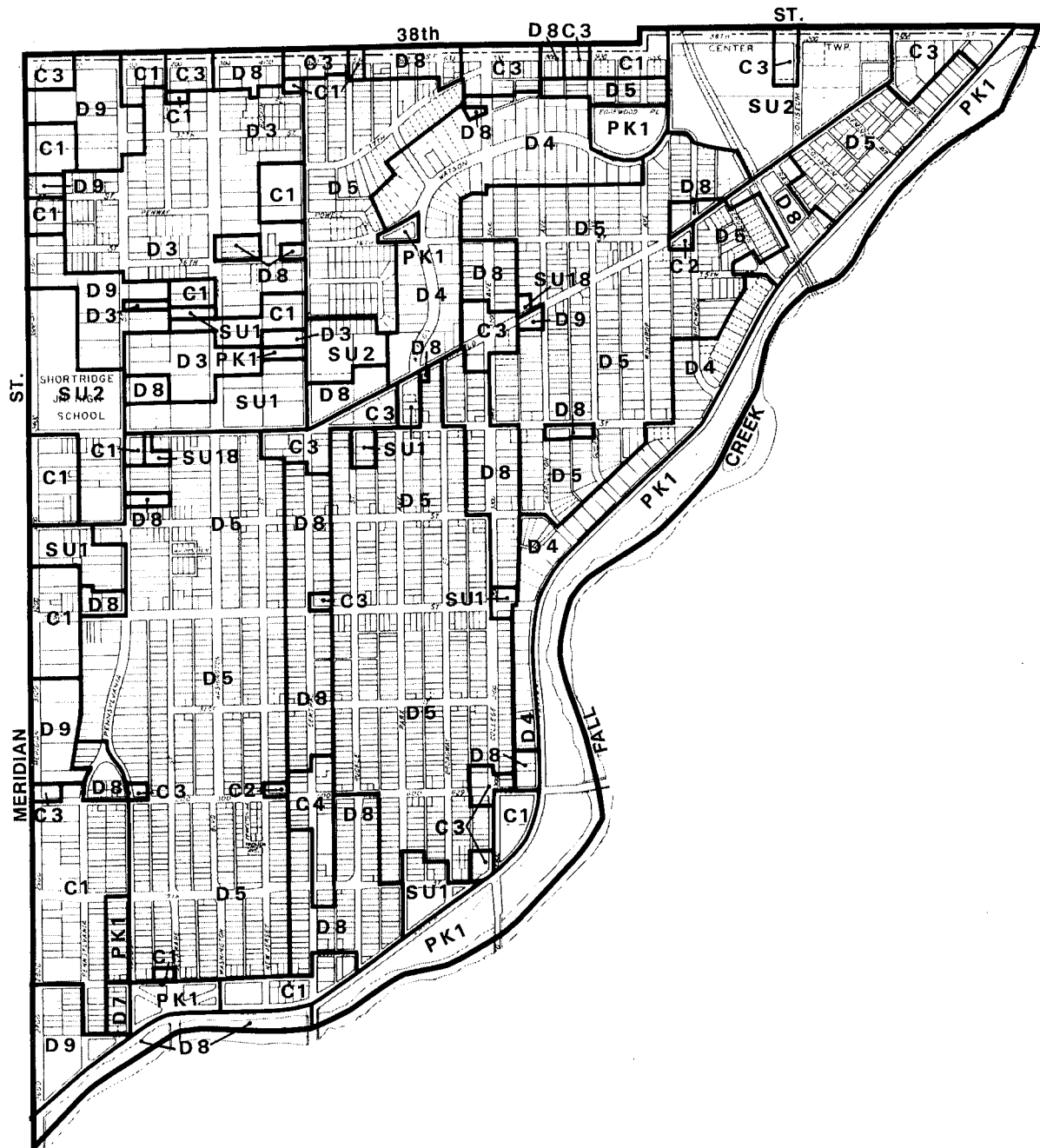
December 18, 1991
 Department of Metropolitan Development
 Division of Planning
 1000 North Main Street, Denver

5. 657 E. 38th Street was previously recommended for Commercial Use and is now recommended for Medium Density Residential Use.
 6. 821 E. 38th Street was previously recommended for Multi-Family Residential Use and is now recommended for Retail Commercial Use.
 7. 903, 909, 915 and 921 E. 38th Street was previously recommended for Duplex Residential use and is now recommended for Office Commercial Use.
 8. The IUPUI extension campus on the south side of 38th Street (immediately south of the State Fair Grounds) was previously recommended for Commercial Use and is now recommended for Special Use (public or semi-public use). This site is also recommended for a secondary land use designation of Retail Commercial with special consideration for an appropriate buffer/screening of abutting residential uses.
 9. Seven vacant lots from 3702 to 3750 Fall Creek Parkway North Drive were previously recommended for Commercial Use and are now recommended for Low Density Residential use due to difficult accessibility and D5 zoning of these lots. However, these lots are also recommended for a secondary land use designation of Retail Commercial provided integration occurs with commercial sites (zoned C3) to the north and west. Any development of these lots should limit direct access to Fall Creek Parkway North Drive due to extremely vocal "neighborhood concerns" regarding traffic safety and congestion along Fall Creek Parkway North Drive near 38th Street.
- G. The 1991 Mapleton-Fall Creek Land Use Plan supports the majority of the land use recommendations of the North Meridian Corridor - Section Six Plan (1986) with the following one exception:
1. The south east corner of Pennsylvania Street and 34th Street was previously recommended for Retail Commercial use and is now recommended for Office Commercial use.
- H. Special uses as noted in the Land Use Plan should include alternate uses to prevent inappropriate reuse, if the special use vacates in the future. Therefore, the alternate land uses for 609 E. 29th Street, 418 E. 34th Street, 3243 N. Meridian Street, 3421 N. Park Avenue, 3330 N. Pennsylvania Street, 3401 N. Meridian Street and 3243 N. Meridian Street should be Medium Density Residential. The alternate use for 3357 N. Ruckle Street should be Low Density Residential.

II. Zoning Plan (See Map 13)

The Zoning Plan is a refinement of the Land Use Plan, designating the most appropriate zoning district for each parcel within the Mapleton-Fall Creek Neighborhood. The Zoning Plan attempts to provide recognition of 1) the most appropriate zoning designation for existing/appropriate uses, and 2) the best zoning alternative for the long-term recommendations of the Land Use Plan. The 1991 Zoning Plan for the Mapleton-Fall Creek Neighborhood amends the following Zoning Plans where they impact this neighborhood:

1. 38th Street Corridor, 1985
2. North Meridian Corridor - Section Six, 1986.



MAPLETON - FALL CREEK NEIGHBORHOOD MAP 13/ZONING PLAN

D3 Dwelling: Medium density single-family

C1 Office Commercial

PK1 Park District One

D4 Dwelling: Medium-high density single-family

C2 Office-Apartment

SU1 Church

D5 Dwelling: Medium-high density single-family

C3 Neighborhood Commercial

SU2 School

D7 Dwelling: Medium density multi-family

C4 Community-Regional Commercial

SU18 Power Substation

D8 Dwelling: High density multi-family

D9 Dwelling: High density multi-family

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Indianapolis-Marion County, Indiana

**MAPLETON-FALL CREEK
HOUSING IMPROVEMENT AND NEIGHBORHOOD PLAN
91-CPS-R-12
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